Company Tracking #: C20-017-STD

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD

State: Rhode Island

TOI: MS05G Group Medicare Supplement - Standard Plans

Sub-TOI: MS05G.015 Multi-Plan

Filing Type: Rate

Date Submitted: 07/22/2020

SERFF Tr Num: UHLC-132400314

SERFF Status: Assigned

State Tr Num:

State Status: Open-Pending Actuary Review

Co Tr Num: C20-017-STD

Implementation 01/01/2021

Date Requested:

Author(s): Michelle Ambach, Bobbie Walton, Gerry McCadden, Michelle Richart, Lisa Muhammad, Sarah

Michener, Celina Sagin, Harry Schwarz, Gregory Moyer, Xiaoping Hu, James Bianco, Edward

Dankanich, LeeAnna Parrott, Eric McKeeman, Michael Sliozberg

Reviewer(s): John Garrett (primary), Charles DeWeese, Bela Gorman, Alyssa Metivier, Victor Woods,

Courtney Miner, Jennifer Smagula

Disposition Date: Disposition Status: Implementation Date:

State Filing Description:

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

#### **General Information**

Project Name: RATE Status of Filing in Domicile: Not Filed

Project Number: C20-017-STD Date Approved in Domicile:
Requested Filing Mode: Review & Approval Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission Group Market Size: Large Group Market Type: Association Overall Rate Impact:

Filing Status Changed: 07/23/2020

State Status Changed: 07/23/2020 Deemer Date:

Created By: Lisa Muhammad Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: SEE SUPPORTING

DOCUMENTATION FOR FORM FILING APPROVAL

#### Filing Description:

The purpose of this filing is to request approval of 2021 rates and rate revisions for 1990 Standardized Medicare Supplement plans, file experience, and to demonstrate compliance with loss ratio standards. While this filing pools your state's experience of the 1990 and 2010 Standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements, please note that the company's filing for the 2010 Standardized Medicare Supplement plans is submitted separately.

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This actuarial memorandum or filing is not intended for any use other than the stated purpose.

## **Company and Contact**

**Filing Contact Information** 

Sarah Michener, Director, Actuarial sarah\_I\_michener@uhc.com
680 Blair Mill Rd 215-902-8419 [Phone]

Horsham, PA 19044

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

**Filing Company Information** 

UnitedHealthcare Insurance CoCode: 79413 State of Domicile: Connecticut

Company Group Code: 707 Company Type: Life and

185 Asylum Street Group Name: Health

Hartford, CT 06103 FEIN Number: 36-2739571 State ID Number: 79413

(860) 702-5000 ext. [Phone]

**Filing Fees** 

Fee Required? Yes

Fee Amount: \$300.00

Retaliatory? No

Fee Explanation: REQUIRED FEE

Per Company: Yes

Company Amount Date Processed Transaction #

UnitedHealthcare Insurance Company \$300.00 07/22/2020 181192637

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

## **Rate Information**

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Increase

Overall Percentage of Last Rate Revision: 4.900%

Effective Date of Last Rate Revision: 01/01/2020

Filing Method of Last Filing: SERFF

SERFF Tracking Number of Last Filing: UHLC-131906008

## **Company Rate Information**

Company	Overall % Indicated	Overall % Rate	Written Premium Change for	Number of Policy Holders Affected	Written Premium for	Maximum % Change	Minimum % Change
Name:	Change:	Impact:	this Program:	for this Program:	this Program:	(where req'd):	(where req'd):
UnitedHealthcare Insurance Company	5.100%	5.100%	\$349,828	2,357	\$7,223,732	5.200%	5.000%

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		RATE SCHEDULE	MS 1209A, MSA 1454, MSB 1455, MSC 1456, MSD 1457, MSE 1458, MSF 1459, MSG 1460, MSH 1461, MSI 1462, MSJ 1463, MSA 1959, MSB 1960, MSC 1961, MSD 1962, MSE 1963, MSF 1964, MSG 1965, MSH 1966, MSI 1967, MSJ 1968 MSK 1935, MSL 1936, CRA 1664	Revised	Previous State Filing Number: UHLC-131906008 Percent Rate Change Request: 5.1	RI - 2021 Rate Schedules (Std).pdf,

## UNITEDHEALTHCARE INSURANCE COMPANY

## RATE SCHEDULE FOR RHODE ISLAND

# AARP MEDICARE SUPPLEMENT PORTFOLIO GROUP POLICY NUMBER G-36000-4

## 1990 STANDARDIZED PLANS

## FORM NUMBERS MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

	Curren	t 2020 Month	ly Rates	Propose	d 2021 Montl	nly Rates	Proposed 20	<b>Proposed 2021 Monthly Rate Changes</b>				
<u>Plan</u>	Base	<u>Tier I</u>	<u>Tier II</u>	Base	<u>Tier I</u>	<u>Tier II</u>	<u>Base</u>	<u>Tier I</u>	<u>Tier II</u>			
A	\$143.00	\$157.30	\$214.50	\$150.25	\$165.27	\$225.37	5.1%	5.1%	5.1%			
В	\$213.25	\$234.57	\$319.87	\$224.00	\$246.40	\$336.00	5.0%	5.0%	5.0%			
C	\$255.75	\$281.32	\$383.62	\$268.75	\$295.62	\$403.12	5.1%	5.1%	5.1%			
D	\$232.00	\$255.20	\$348.00	\$243.75	\$268.12	\$365.62	5.1%	5.1%	5.1%			
E	\$233.25	\$256.57	\$349.87	\$245.25	\$269.77	\$367.87	5.1%	5.1%	5.1%			
F	\$256.75	\$282.42	\$385.12	\$269.75	\$296.72	\$404.62	5.1%	5.1%	5.1%			
G	\$234.00	\$257.40	\$351.00	\$246.00	\$270.60	\$369.00	5.1%	5.1%	5.1%			
H (with drugs)	\$303.25	\$333.57		\$318.75	\$350.62		5.1%	5.1%				
H (without drugs)	\$210.00	\$231.00	\$315.00	\$220.75	\$242.82	\$331.12	5.1%	5.1%	5.1%			
I (with drugs)	\$305.00	\$335.50		\$320.50	\$352.55		5.1%	5.1%				
I (without drugs)	\$211.75	\$232.92	\$317.62	\$222.50	\$244.75	\$333.75	5.1%	5.1%	5.1%			
J (with drugs)	\$401.50	\$441.65		\$422.00	\$464.20		5.1%	5.1%				
J (without drugs)	\$242.75	\$267.02	\$364.12	\$255.00	\$280.50	\$382.50	5.0%	5.0%	5.0%			
K	\$81.50	\$89.65	\$122.25	\$85.75	\$94.32	\$128.62	5.2%	5.2%	5.2%			
L	\$145.25	\$159.77	\$217.87	\$152.50	\$167.75	\$228.75	5.0%	5.0%	5.0%			

<sup>\*</sup> Discounts available for Multi-Insured, Electronic Funds Transfer, Annual Pay, and Early Enrollment.

State: Rhode Island Filing Company: UnitedHealthcare Insurance Company

**TOI/Sub-TOI:** MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan

**Product Name:** GROUP MEDICARE SUPPLEMENT PLANS-STD

Project Name/Number: RATE/C20-017-STD

## **Supporting Document Schedules**

Satisfied - Item:	A&H Experience
Comments:	THE EXPERIENCE IS ATTACHED TO THE RATE/RULE SCHEDULE TAB
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Certification - Life & A&H
Comments:	THE ACTUARIAL CERTIFICATION IS INCLUDED IN THE ACTUARIAL MEMORANDUM
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Actuarial Memorandum - A&H Rate Revision Filing
Comments:	
Attachment(s):	RI - 2021 Memorandum (Std).pdf
Item Status:	
Status Date:	
Satisfied - Item:	*Medicare Supplement-Group
Comments:	"Approved under multiple Paper Filings (no tracking numbers) on 6/13/1997, 6/11/1999, 7/5/2005 and 9/23/2005. The stamped approvals for the associated forms on this filing are attached and are as follows: "Form MS 1209A (submitted February 19, 1997; approved June 13, 1997) Forms MSA 1454 through MSJ 1463 (submitted March 10, 1999; approved June 11, 1999) Form CRA 1664 (submitted May 25, 2005 and again on June 10, 2005; received by the Department on May 26, 2005 and again on June 13, 2005; approved July 5, 2005) Forms MSA 1959 through MSJ 1968; and MSK 1935, MSL 1936 (submitted August 16, 2005; received by the Department August 17, 2005; approved September 23, 2005; possible state tracking number "???1776")"
Attachment(s):	
Item Status:	
Status Date:	
Satisfied - Item:	Premium Rate Sheets - Life & A&H
Comments:	THE RATES ARE ATTACHED TO THE RATE/RULE SCHEDULE TAB
Attachment(s):	
Item Status:	
Status Date:	

Company Tracking #: SERFF Tracking #: UHLC-132400314 State Tracking #: C20-017-STD Rhode Island State: Filing Company: UnitedHealthcare Insurance Company TOI/Sub-TOI: MS05G Group Medicare Supplement - Standard Plans/MS05G.015 Multi-Plan Product Name: GROUP MEDICARE SUPPLEMENT PLANS-STD Project Name/Number: RATE/C20-017-STD Satisfied - Item: ATTACHMENTS (STD) **Comments:** Attachment(s): RI - 2021 Attachments (Std).pdf **Item Status: Status Date:** Satisfied - Item: Rate Justification Narrative Comments: Attachment(s): 2021 RI Rate Increase Narrative - Std.pdf **Item Status:** 

**Status Date:** 

## **UnitedHealthcare Insurance Company**

# **Annual Medicare Supplement Filing Actuarial Memorandum**

## **AARP Medicare Supplement Portfolio Group Policy Number G-36000-4**

### 1990 Standardized Plans

### **Rhode Island**

## A. Purpose of Filing

The purpose of this filing is to request approval of 2021 rates and rate revisions for 1990 Standardized Medicare Supplement plans, file experience, and to demonstrate compliance with loss ratio standards. While this filing pools your state's experience of the 1990 and 2010 Standardized plans for developing proposed rate actions and demonstrating compliance with loss ratio requirements, please note that the company's filing for the 2010 Standardized Medicare Supplement plans is submitted separately.

The proposed 2021 average rate revisions by plan are shown below.

A	В	С	D	E	F	G	Н	I	J	K	L
5.1%	5.0%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.1%	5.2%	5.0%

The proposed rate revisions included in this filing produce an average rate change of 5.1% and an anticipated lifetime loss ratio of 81.0%. The rates are proposed to be effective January 1, 2021 through December 31, 2021. We anticipate that the next rate revision will be effective January 1, 2022 through December 31, 2022.

We would like to take the opportunity to share with the Department how we have considered COVID-19 in the determination of our proposed rate actions. Our 2020 and 2021 claim projections are based on historical claim utilization and Medicare cost trends. We believe this approach for developing 2021 needed rate actions is optimal given the current volatile conditions. We have observed suppressed claim utilization for a period of time beginning mid-March 2020 from members delaying services due to COVID lockdowns and anticipate this to continue to some degree over upcoming months. We also anticipate that this will likely be followed by some higher than normal utilization later in 2020 or 2021 from pent up demand. Our current projections assume 2021 experience will return to more normal levels. We understand there is a higher level of uncertainty than normal during this time. Also, we are proposing to recognize recent suppressed claim costs through premium relief for members in the form of lower rate actions. We calculate a needed overall increase of 6.1%. We are proposing an average increase of 5.1%, which is 1.0% lower than the calculated needed increase.

This actuarial memorandum or filing is not intended for any use other than the stated purpose.

## **B.** General Description

- 1. Issuer Name: UnitedHealthcare Insurance Company
- 2. Group Policy Number: G-36000-4

Medicare Supplement Form Numbers:

MS 1209A	MSA 1454	MSB 1455	MSC 1456	MSD 1457	MSE 1458
MSA 1959	MSF 1459	MSG 1460	MSH 1461	MSI 1462	MSJ 1463
MSG 1965	MSB 1960	MSC 1961	MSD 1962	MSE 1963	MSF 1964
	MSH 1966	MSI 1967	MSJ 1968	MSK 1935	MSL 1936

Prescription Drug Elimination Rider: CRA 1664

- 3. Policy Type: Group Standardized Medicare Supplement Insurance
- 4. Benefits Description: Benefits provided by the 1990 Plans are shown in Attachment 12.
- 5. Renewal Provision: Guaranteed renewable. If the group policy is terminated by the group policyholder and not replaced by another group policy by the same policyholder, an individual Medicare Supplement policy will be offered.
- 6. Marketing Method: Plans were sold to members of AARP via mass-marketing. Beginning in 2008 we also sold to members of AARP via Agent distribution. These plans are no longer offered.
- 7. Underwriting Method: These plans are no longer offered.
- 8. Pre-Existing Conditions Exclusion: The maximum exclusion on these plans was 3 months/3 months.
- 9. Issue Age Limits: These plans are no longer offered.
- 10. Premium Basis:

Premium is earned on the first of the month for the entire month in which it is due.

- a. Age 65 and Older
  - Premium rates vary based on the time elapsed from an insured's 65th birthday or Medicare Part B Effective Date, if later, their effective date in an AARP Medicare Supplement Plan, and the underwriting requirements.
  - All effective dates: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, pay the Base Rate.
  - Effective dates prior to 1/1/08: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay Tier I or Tier II Rates based on the underwriting requirements.
  - Effective dates from 1/1/08 through 5/1/10: Insureds whose effective date was three or more years following their 65th birthday or Medicare Part B Effective Date, if later, pay rates based on their health history when they applied.

- Applicants whose health history indicated that they had a serious medical condition pay Tier II Rates.
- Applicants whose health history indicated that they did not have a serious medical condition pay:
  - The Base Rate if they had an effective date three or more years, but less than six years following their 65th birthday or Medicare Part B Effective Date, if later, or
  - Tier I Rates if they had an effective date six or more years following their 65th birthday or Medicare Part B Effective Date, if later.
- Rate Tiers The following tier factors are applied to the Base Rate
  - o Tier I:

■ All Plans: 1.10

o Tier II:

All Plans: 1.50

- b. Under Age 65 Insureds under age 65 pay rates based on their health history at the time of their enrollment. Enrollees whose health history indicated they did not have a serious medical condition pay Tier I Rates. Enrollees whose health history indicated they did have a serious medical condition pay the Tier II Rates.
- c. Discounts Available The discounts currently available to AARP Medicare Supplement members will remain:
  - 1) Payment by Electronic Funds Transfer (\$2.00 per household per month).
  - 2) Annual Pay \$24 per household for those that pay their entire calendar year premium in January.
  - 3) Multi-Insured 5% when two or more insured on one account, or members of a group account, each have at least one eligible plan of insurance issued under a group master policy between the Trustees of AARP and UnitedHealthcare Insurance Company.
  - 4) Early Enrollment
    - Effective dates 1/1/08 through 5/1/2010: Insureds whose effective date was less than three years following their 65th birthday or Medicare Part B Effective Date, if later, received discounts for their first ten years of coverage. Discounts were 30% during their first year of coverage, 27% during their second year, 24% during their third year, and so on, decreasing by 3% each year until the discount percentage is 0%.
    - Insureds eligible for any of the Early Enrollment Discount programs will receive discounts at age 80 2%, age 85 2%, age 90 5%, and age 95 5%, for that year of coverage. If an insured member is still receiving an Early Enrollment discount when reaching these ages, the insured will receive the greater of the two discounts.

11. Actuary's Name: Edward J. Dankanich, FSA, MAAA

Associate Director, Actuarial Services UnitedHealthcare Insurance Company

680 Blair Mill Road Horsham, PA 19044 (215) 902-8542

12. Domicile State Approval: UnitedHealthcare Insurance Company is domiciled in Connecticut. The Connecticut Department of Insurance does not require these rates to be filed for your state. We file Connecticut specific rates (i.e., rates charged to Connecticut residents) with the Connecticut Department of Insurance. Proposed 2021 Connecticut specific rates will be filed for approval with the Connecticut Department of Insurance in July 2020.

### C. Rate Methodology/Assumptions

1. General Method – Projections used in developing the 2021 rates are shown in Attachment 1. Based on the historical claim patterns, per member per month claim costs are developed by benefit and trended to the end of the 2021 rating period. (Also see Attachment 3).

Projected claim costs for 2020 and 2021 are calculated from the grouped experience for plans B through G (for those plans) and plans H through J (for those plans). The remaining plans are based on their own experience and the experience of other AARP Standardized Medicare Supplement Plans.

Rates are based on state of residence as approved by the state of residence. When notification of change of residence is received, rates are adjusted accordingly.

Expense per member per month costs are calculated to reflect the anticipated expenses, risk and profit margin, premium taxes, and marketing expenses.

- 2. Priced with Trend/Selection Claim cost trends are projected for 2020 and 2021. The trend assumptions are based on the historical AARP Medicare Supplement experience and include selection.
- 3. Priced with Rate Increases Rates are calculated to be sufficient through 2021. We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
- 4. Commission Rate Commissions are no longer paid on the closed 1990 Standardized plans.
- 5. Lapse Assumption Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2020 and 2021, the assumed annual lapse rates (including death) are 8.3% and 7.5%, respectively.
- 6. Morbidity Assumption Morbidity assumptions are based on historical AARP Medicare Supplement experience and are incorporated into the trend projections and base claim costs.
- 7. Interest Assumption 5.0%.

8. Pre-Funding – These plans are community rated. The rates are projected to be effective until December 31, 2021 and reflect no pre-funding.

## D. Scope/Reason for Request

- 1. Overall increase The overall increase is 5.1%.
- 2. Variations by Cell The requested rate increases vary by plan. Refer to the enclosed Rate Schedule.
- 3. Effective Date January 1, 2021.
- 4. Timing These plans are rated on a calendar year basis. Requested rate changes will be implemented on January 1, 2021.

### E. Rates and Rating Factors

- 1. Current See Rate Schedule.
- 2. Proposed See Rate Schedule.
- 3. Period Rates Apply Effective January 1, 2021.
- **F.** Average Annualized Premium \$3,065. See Attachment 4 for 2021 annualized premiums by plan.
- **G.** Rate History See Attachment 5.
- **H.** Average Lives See Attachment 6.
- **I. Historical Incurred Claims** See Attachment 1.
- **J. Historical Earned Premium** See Attachment 1.

## K. Loss Ratio Projection

The target lifetime loss ratio for Plans A through J is 75.9% and was filed with the initial policy filing. The target lifetime loss ratio for Plans K and L is 75%.

- 1. Definition Loss ratios are calculated as incurred claims divided by premium.
- 2. Base Period Claim cost projections are based on claim data incurred through 2019.

- 3. Lapse Assumption Lapse assumptions are based on historical AARP Medicare Supplement experience. For 2020 and 2021, the assumed annual lapse rates (including death) are 8.3% and 7.5%, respectively.
- 4. Claim Trend Assumption Claim trend projections are based on historical AARP Medicare Supplement experience and reflect changes made to the Medicare program. See Attachment 3 for projected claim trends.
- 5. Attained Age/Selection Adjustments The loss ratio projections anticipate that increases in claim costs due to aging of current insureds will be offset by continuing enrollment of younger insureds.
- 6. Future Rate Increases We anticipate future annual rate increases similar to future medical trend levels for most plans. For some plans future annual rate increases may be different than future medical trends in order to increase or decrease future loss ratios to target levels over time.
- 7. Interest Assumption -5.0%.
- 8. With and Without Rate Change
  - The anticipated lifetime loss ratio with the rate change implemented on January 1, 2021 is 81.0%.
  - Without a change to the 2020 rates, the anticipated lifetime loss ratio is 82.7%.

#### L. Loss Ratio Demonstration

The anticipated lifetime and future loss ratios for these plans are shown in Attachment 1. After proposed rate actions and considering the credibility of the business, the anticipated lifetime loss ratios, future loss ratios and third year loss ratios are greater than or equal to the applicable ratio.

#### M. Actuarial Certification

I am a member of the Society of Actuaries and a member of the American Academy of Actuaries. I meet the Qualification Standards of Actuarial Opinion as adopted by the American Academy of Actuaries and am qualified to render this prescribed statement of actuarial opinion.

I hereby certify that to the best of my knowledge and judgment, the following items are true with respect to this Medicare Supplement rate filing:

- This entire filing is in compliance with your state's applicable laws, regulations and rules.
- This filing complies with all applicable Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, including Actuarial Standard of Practice No. 8 "Regulatory Filings for Health Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" and Actuarial Standard of Practice No. 23 "Data Quality".
- Data provided by others were reviewed and determined to be of high quality and reliable.

- The assumptions within this filing present my best judgment as to the expected value for each assumption and are consistent with UnitedHealthcare's business plan at the time of the filing.
- The filed rates maintain the proper relationship between policies which were originally filed with differing rating methodologies.
- The rates determined in this filing are reasonable in relation to the benefits provided and are not excessive, inadequate or unfairly discriminatory.
- The anticipated lifetime loss ratios, future loss ratios, and third-year loss ratios all meet or exceed the applicable ratio.

Edul J. Omlal	7/21/2020
Edward J. Dankanich, FSA, MAAA	Date
Associate Director, Actuarial Services	

UnitedHealthcare Insurance Company

### UNITEDHEALTHCARE INSURANCE COMPANY

#### STANDARDIZED MEDICARE SUPPLEMENT RATE FILING

## GROUP POLICY NUMBER G-36000-4 FORM NUMBERS MS 1209A, MSA 1454 - MSJ 1463, CRA 1664, MSA 1959 - MSJ 1968, MSK 1935, MSL 1936

#### **Rhode Island**

#### **EFFECTIVE 1/1/2021**

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- 1. Rate Schedule (1 page)
- 2. Actuarial Memorandum (7 pages)
- 3. Attachment 1 Loss Ratio Projections by Plan (2 pages)
- 4. Attachment 2 Durational Exhibit (2 pages)
- 5. Attachment 3 Per Member Per Month Claim Costs by Benefit (2 pages)
- 6. Attachment 4 Average Annualized Premiums (1 page)
- 7. Attachment 5 Rate History (2 pages)
- 8. Attachment 6 Rhode Island and National Average Lives (2 pages)
- 9. Attachment 7 Standardized Plans Trend Development (1 page)
- 10. Attachment 8 Standardized Plans Historical and Projected Loss Ratios (7 pages)
- 11. Attachment 9 Standardized Plans Paid and Incurred Experience (4 pages)
- 12. Attachment 10 Rates for Non Issued Plans (1 page)
- 13. Attachment 11 Projected 2021 Rhode Island Expenses (1 page)
- 14. Attachment 12 Benefit Description Chart (1 page)

## RHODE ISLAND - LOSS RATIO PROJECTIONS - 1990 and 2010 PLANS COMBINED

Company: UnitedHealthcare Insurance Company

Policy Form: G-36000-4

Claims Experience

Claims Expe																
	]	<u>Plan A</u>		<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical	\$	4,005,530	\$	3,808,980 \$	79,588,859 \$	3,319,396 \$	5,221,847 \$	243,476,980 \$	9,607,949	\$ 2,419,963 \$	12,987,754 \$	50,894,612 \$	570,264 \$	695,121 \$	37,418,107 \$	454,015,361
Future	\$	1,328,834	\$	1,193,280 \$	12,619,100 \$	137,447 \$	341,783 \$	177,472,295 \$	83,694,421	\$ 86,791 \$	1,167,693 \$	8,136,551 \$	761,286 \$	602,570 \$	58,467,006 \$	346,009,057
Lifetime	\$	5,334,364	\$	5,002,260 \$	92,207,959 \$	3,456,843 \$	5,563,630 \$	420,949,275 \$	93,302,370	\$ 2,506,754 \$	14,155,446 \$	59,031,163 \$	1,331,549 \$	1,297,690 \$	95,885,113 \$	800,024,418
Ziretime	Ψ	2,23 1,20 1	Ψ	υ,002,200 φ	) <b>2,2</b> 07,727	Σ, 120,012 Ψ	υ,υου,ουο φ	120,5 15,275	70,202,270	φ 2,500,751 φ	τ 1,123,110 φ	υ,,ου1,1ου φ	1,551,515	1,257,050 φ	γε,σοε,115 φ	000,021,110
Premium Ex	perien	ce - Without	202	1 Rate Change												
	_	Plan A		Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L	Plan N	All Plans
Historical	\$	5,304,093		5,011,918 \$	96,010,522 \$	3,567,323 \$	6,270,375 \$	301,071,898 \$		\$ 2,490,537 \$	16,921,378 \$	61,360,905 \$		943,885 \$	48,640,611 \$	560,215,954
Future	\$	1,579,712	-	1,428,929 \$	15,229,236 \$	166,616 \$	416,234 \$	209,156,852 \$		\$ 98,793 \$	1,358,967 \$	9,839,659 \$	, , , , , , , , , , , , , , , , , , ,	738,804 \$	70,746,849 \$	406,957,753
Lifetime	\$	6,883,805		6,440,847 \$	111,239,758 \$	3,733,939 \$	6,686,609 \$	, ,	107,067,746	, , , , , , , , , , , , , , , , , , , ,	18,280,345 \$	71,200,564 \$	,	1,682,689 \$	119,387,460 \$	967,173,707
Lifetiffie	Ф	0,003,003	Ф	0,440,647 \$	111,239,736 \$	3,733,939 p	0,000,009 \$	310,220,749 \$	107,007,740	Ф 2,369,330 Ф	10,200,343 \$	/1,200,304 \$	1,731,000 \$	1,002,009 \$	119,367,400 \$	907,173,707
D	<b>:</b>	aa XXIII 202	11 D	oto Chomas												
Premium Ex	_			_	DI. C	DI. D	DI. E	DI. E	DI. C	DI. II	DI. I	DI. T	DI . 17	DI. I	DI. N	A II DI
		Plan A		Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L	Plan N	All Plans
Historical	\$	5,304,093		5,011,918 \$	96,010,522 \$	3,567,323 \$	6,270,375 \$	301,071,898 \$	, , ,	\$ 2,490,537 \$	, ,	61,360,905 \$	· · · · · · · · · ·	943,885 \$	48,640,611 \$	560,215,954
Future	\$	1,661,317	\$	1,501,426 \$	16,005,508 \$	175,095 \$	437,751 \$	219,739,010 \$	100,157,477	\$ 103,878 \$	1,428,321 \$	10,338,769 \$	,	777,230 \$	74,605,473 \$	427,885,118
Lifetime	\$	6,965,410	\$	6,513,344 \$	112,016,030 \$	3,742,418 \$	6,708,127 \$	520,810,908 \$	111,935,464	\$ 2,594,415 \$	18,349,699 \$	71,699,674 \$	1,798,384 \$	1,721,115 \$	123,246,084 \$	988,101,072
Loss Ratio E	Experie	nce - Withou		21 Rate Change												
	<u>]</u>	<u>Plan A</u>		<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	<u>All Plans</u>
Historical		75.5%		76.0%	82.9%	93.1%	83.3%	80.9%	81.6%	97.2%	76.8%	82.9%	67.5%	73.6%	76.9%	81.0%
Future		84.1%		83.5%	82.9%	82.5%	82.1%	84.9%	87.8%	87.9%	85.9%	82.7%	83.9%	81.6%	82.6%	85.0%
Lifetime		77.5%		77.7%	82.9%	92.6%	83.2%	82.5%	87.1%	96.8%	77.4%	82.9%	76.0%	77.1%	80.3%	82.7%
Loss Ratio E	Experie	nce - With 20	)21 I	Rate Change												
	]	<u>Plan A</u>		<u>Plan B</u>	<u>Plan C</u>	<u>Plan D</u>	<u>Plan E</u>	<u>Plan F</u>	<u>Plan G</u>	<u>Plan H</u>	<u>Plan I</u>	<u>Plan J</u>	<u>Plan K</u>	<u>Plan L</u>	<u>Plan N</u>	All Plans
Historical		75.5%		76.0%	82.9%	93.1%	83.3%	80.9%	81.6%	97.2%	76.8%	82.9%	67.5%	73.6%	76.9%	81.0%
Future		80.0%		79.5%	78.8%	78.5%	78.1%	80.8%	83.6%	83.6%	81.8%	78.7%	79.8%	77.5%	78.4%	80.9%
Lifetime		76.6%		76.8%	82.3%	92.4%	82.9%	80.8%	83.4%	96.6%	77.1%	82.3%	74.0%	75.4%	77.8%	81.0%

<sup>-</sup> Historical claims and premiums include calendar years 1998-2020, accumulated at 5% interest rate

<sup>-</sup> Future claims and premiums include years 2021-2030, discounted at 5% interest rate

## **Projection of Rhode Island Loss Ratios - 1990 and 2010 PLANS COMBINED**

	Plan A	Plan B	Plan C	Plan D	Plan E	Plan F	Plan G	Plan H	Plan I	Plan J	Plan K	Plan L	Plan N	<b>Total</b>
Average Lives														
2018	122	83	1,047	18	38	12,244	570	10	107	658	118	59	4,243	19,317
2019	118	76	956	14	35	12,477	1,015	9	100	622	128	56	4,334	19,940
2020	107	68	859	12	28	12,065	1,609	8	92	572	120	48	4,161	19,749
2021	101	61	754	10	24	11,514	2,547	6	83	531	110	46	4,089	19,877
Average Rate														
2018	\$123.08	\$176.36	\$223.33	\$214.51	\$208.72	\$196.12	\$143.65	\$200.88	\$193.85	\$217.16	\$62.78	\$115.35	\$132.70	\$181.26
2019	\$122.94	\$185.37	\$231.77	\$222.12	\$217.52	\$202.45	\$145.78	\$210.74	\$202.31	\$229.06	\$64.12	\$121.81	\$136.10	\$185.77
2020	\$127.10	\$189.95	\$235.07	\$225.44	\$225.33	\$210.69	\$158.24	\$202.46	\$209.72	\$238.31	\$67.89	\$131.05	\$141.73	\$192.18
2021	\$133.78	\$199.82	\$247.75	\$238.48	\$239.95	\$222.69	\$162.91	\$214.26	\$222.83	\$253.03	\$70.75	\$137.25	\$148.92	\$200.08
Net Claim Rate														
2018	\$79.14	\$103.90	\$167.42	\$205.25	\$145.29	\$154.39	\$122.59	\$143.99	\$144.59	\$179.33	\$54.19	\$69.13	\$96.40	\$140.68
2019	\$97.66	\$115.88	\$182.07	\$108.37	\$188.80	\$157.22	\$113.38	\$131.97	\$199.63	\$177.50	\$52.02	\$106.49	\$103.50	\$144.03
2020	\$100.53	\$149.80	\$184.46	\$176.45	\$176.65	\$169.36	\$129.21	\$172.19	\$175.46	\$191.71	\$53.24	\$100.63	\$110.51	\$153.72
2021	\$107.98	\$160.26	\$197.04	\$188.80	\$188.95	\$181.42	\$137.44	\$180.55	\$183.72	\$200.84	\$56.98	\$107.38	\$117.77	\$162.52
Loss Ratios														
2018	64.3%	58.9%	75.0%	95.7%	69.6%	78.7%	85.3%	71.7%	74.6%	82.6%	86.3%	59.9%	72.6%	77.6%
2019	79.4%	62.5%	78.6%	48.8%	86.8%	77.7%	77.8%	62.6%	98.7%	77.5%	81.1%	87.4%	76.0%	77.5%
2020	79.1%	78.9%	78.5%	78.3%	78.4%	80.4%	81.7%	85.0%	83.7%	80.4%	78.4%	76.8%	78.0%	80.0%
2021	80.7%	80.2%	79.5%	79.2%	78.7%	81.5%	84.4%	84.3%	82.5%	79.4%	80.5%	78.2%	79.1%	81.2%

# RHODE ISLAND'S EXPERIENCE BY DURATION

# UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
1998	1998	3,490,221	4,232,432	82.5%	3,138
Total	1330	3,490,221	4,232,432	82.5%	3,138
		5,:>0,==1	.,202,102	92.676	5,100
1999	1999	177,593	213,938	83.0%	146
_,,,	1998	3,174,051	3,944,321	80.5%	2,574
Total	1770	3,351,644	4,158,259	80.6%	2,720
1 0 0001		2,001,011	1,120,209	33,373	_,,
2000	2000	349,667	410,219	85.2%	285
_000	1999	332,620	408,612	81.4%	266
	1998	3,113,448	3,743,249	83.2%	2,371
Total		3,795,735	4,562,080	83.2%	2,922
1 0 0001		2,170,100	.,. 02,000	33.273	_,>
2001	2001	224,844	358,135	62.8%	232
2001	2000	538,544	605,596	88.9%	394
	1999	355,408	408,410	87.0%	246
	1998	3,113,292	3,614,316	86.1%	2,228
Total	1330	4,232,088	4,986,458	84.9%	3,100
Total	1	4,232,000	7,700,730	04.770	3,100
2002	2002	296,940	380,604	78.0%	246
2002	2001	464,870	591,855	78.5%	364
	2000	500,212	574,867	87.0%	350
	1998-1999	3,249,035	3,710,424	87.6%	2,229
Total	1990-1999		5,257,750	85.8%	
Total	!	4,511,057	3,237,730	03.0%	3,189
2002	2002	226 947	452 601	72.2%	288
2003	2003	326,847	452,681		
	2002	609,222	685,300	88.9%	419
	2001	445,236	595,288	74.8%	332
TD - 4 - 1	1998-2000	3,744,014	4,202,965	89.1%	2,409
Total	1	5,125,318	5,936,233	86.3%	3,447
2004	2004	202 711	120 777	60.20/	255
2004	2004	303,711	438,777	69.2%	255
	2003	598,272	786,426	76.1%	463
	2002	632,344	690,366	91.6%	383
TD 4 1	1998-2001	4,106,532	4,809,482	85.4%	2,576
Total	1	5,640,860	6,725,051	83.9%	3,676
2005	2005	440.026	501 146	96.20	20.4
2005	2005	449,036	521,146	86.2%	284
	2004	616,433	765,760	80.5%	423
	2003	532,060	764,802	69.6%	415
TD + 1	1998-2002	4,521,831	5,277,314	85.7%	2,729
Total		6,119,359	7,329,022	83.5%	3,851
2007	2005	710 741	757 110	02.00	450
2006	2006	710,741	757,118	93.9%	470
	2005	537,803	713,834	75.3%	419
	2004	525,393	647,558	81.1%	374
	1998-2003	4,445,920	5,281,591	84.2%	2,873
Total		6,219,856	7,400,101	84.1%	4,135
<b>A</b> • • •	1 200-				
2007	2007	460,923	630,330	73.1%	386
	2006	917,286	1,169,395	78.4%	697
	2005	467,544	691,847	67.6%	388
	1998-2004	4,721,178	5,675,334	83.2%	3,007
Total		6,566,930	8,166,905	80.4%	4,479
2008	2008	572,462	653,606	87.6%	423
	2007	674,040	936,547	72.0%	552
	2006	833,104	1,116,048	74.6%	623
	1998-2005	5,338,486	6,227,485	85.7%	3,180
		7,418,093	8,933,686	83.0%	4,777

# RHODE ISLAND'S EXPERIENCE BY DURATION

# UHC TOTAL STANDARDIZED PLANS

Incurred Year	Issue Year	Incurred Claims	Earned Premiums	Loss Ratio	Average Lives
2009	2009	819,148	892,456	91.8%	559
	2008	946,286	1,050,494	90.1%	680
	2007	654,131	899,159	72.7%	504
	1998-2006	5,970,176	7,027,496	85.0%	3,548
Total		8,389,741	9,869,606	85.0%	5,29
2010	2010	945,120	1,102,404	85.7%	650
	2009	1,334,115	1,358,763	98.2%	833
	2008	796,255	1,031,966	77.2%	629
	1998-2007	6,377,968	7,710,561	82.7%	3,74
Total		9,453,458	11,203,694	84.4%	5,85
2011	2011	1,388,948	1,594,886	87.1%	1,01
2011	2010	1,299,308	1,606,695	80.9%	93
	2009	1,139,118	1,359,236	83.8%	75
	1998-2008	, , ,	· · · ·	80.4%	
Total	1998-2008	6,967,657	8,664,205		4,00
Total		10,795,031	13,225,023	81.6%	6,71
2012	2012	1,153,407	1,453,786	79.3%	93
	2011	1,854,408	2,265,785	81.8%	1,44
	2010	1,293,961	1,534,268	84.3%	85
	1998-2009	7,734,008	9,553,272	81.0%	4,43
Total	1990 2009	12,035,784	14,807,111	81.3%	7,66
	•	, , -	y y		- 7 -
2013	2013	1,380,146	1,687,136	81.8%	1,06
	2012	1,960,358	2,330,134	84.1%	1,43
	2011	1,908,456	2,255,056	84.6%	1,32
	1998-2010	8,399,777	10,881,706	77.2%	4,93
Total		13,648,737	17,154,031	79.6%	8,75
2014	2014	4,084,889	4,474,863	91.3%	2,38
	2013	2,059,448	2,539,615	81.1%	1,53
	2012	1,823,908	2,299,692	79.3%	1,30
- TD - 1	1998-2011	9,916,825	12,826,274	77.3%	5,79
Total		17,885,069	22,140,443	80.8%	11,00
2015	2015	1,980,868	2,580,066	76.8%	1,51
2010	2014	10,124,503	12,355,655	81.9%	6,26
	2013	1,995,676	2,385,735	83.7%	1,37
	1998-2012	11,147,592	14,452,249	77.1%	6,60
Total	1998-2012	25,248,638	31,773,704	77.1%	15,77
			, ,	7,510,70	
2016	2016	2,643,460	3,144,097	84.1%	1,78
	2015	2,998,883	3,574,597	83.9%	2,09
	2014	9,869,777	11,814,654	83.5%	5,86
	1998-2013	12,835,799	16,013,196	80.2%	7,46
Total		28,347,919	34,546,544	82.1%	17,21
2015	2017	1.005.660	2.276.020	02.70/	1 22
2017	2017	1,905,669	2,276,930	83.7%	1,33
	2016	3,155,612	4,296,463	73.4%	2,38
	2015	2,916,024	3,517,348	82.9%	1,93
Total	1998-2014	21,740,887 29,718,191	27,364,476	79.4% 79.3%	12,48 18,13
Total	1	29,/10,191	37,455,218	19.3%	10,13
2018	2018	2,058,189	2,606,880	79.0%	1,57
	2017	2,979,039	3,777,301	78.9%	2,11
	2016	3,273,965	4,334,896	75.5%	2,18
	1998-2015	24,298,249	31,296,855	77.6%	13,44
Total		32,609,442	42,015,932	77.6%	19,31
2019	2019	1,619,808	2,010,462	80.6%	1,16
	2018	3,123,422	3,948,915	79.1%	2,31
	2017	2,943,282	3,736,858	78.8%	1,94
	1998-2016	26,776,919	34,754,113	77.0%	14,51
Total		34,463,429	44,450,348	77.5%	19,94

## RHODE ISLAND BENEFIT COSTS 1990 & 2010 PLANS COMBINED

		Pe	r Member Per l	Month Costs*			
	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	Proj 2020	<u>Proj 2021</u>	
PLAN A							
Part B	\$79.91	\$71.72	\$79.14	\$96.53	\$99.08	\$106.43	
Part A	\$0.00	\$0.00	\$0.00	\$1.13	\$1.45	\$1.55	
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total PMPM Cost	\$79.91	\$71.72	\$79.14	\$97.66	\$100.53	\$107.98	
Trend		-10.2%	10.4%	23.4%	2.9%	7.4%	
PLANS B-G, excl 2010 PLAN G							
Part B	\$114.14	\$115.62	\$122.84	\$125.38	\$135.06	\$145.17	
Part A	\$34.05	\$33.06	\$32.47	\$33.09	\$34.99	\$36.88	
Other	\$0.51	\$0.06	\$0.11	\$0.32	\$0.25	\$0.25	
Total PMPM Cost	\$148.71	\$148.74	\$155.41	\$158.79	\$170.30	\$182.30	
Trend		0.0%	4.5%	2.2%	7.2%	7.1%	
2010 PLAN G							
Part B		\$92.49	\$88.89	\$92.27	\$100.47	\$107.89	
Part A		\$17.86	\$23.07	\$18.67	\$27.46	\$28.72	
Other		\$0.00	\$0.00	\$0.00	\$0.21	\$0.21	
Total PMPM Cost		\$110.35	\$111.96	\$110.94	\$128.14	\$136.82	
Trend		n/a	1.5%	-0.9%	15.5%	6.8%	
PLANS H-J							
Part B	\$121.01	\$129.58	\$135.77	\$139.88	\$146.68	\$153.64	
Part A	\$33.77	\$38.56	\$34.87	\$36.94	\$39.44	\$41.73	
Prescription Drugs	\$77.58	\$70.36	\$63.84	\$67.54	\$67.72	\$67.47	
Other	\$0.45	\$0.39	\$0.32	\$0.28	\$0.42	\$0.42	
Total PMPM Cost	\$159.73	\$172.30	\$174.08	\$179.98	\$189.26	\$198.33	
Trend		7.9%	1.0%	3.4%	5.2%	4.8%	
PLAN K							
Part B	\$24.71	\$30.43	\$39.82	\$40.78	\$39.52	\$42.66	
Part A	\$9.16	\$4.43	\$14.37	\$11.25	\$13.73	\$14.32	
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total PMPM Cost	\$33.87	\$34.86	\$54.19	\$52.02	\$53.24	\$56.98	
Trend		2.9%	55.4%	-4.0%	2.3%	7.0%	
PLAN L							
Part B	\$111.57	\$50.43	\$53.94	\$74.63	\$73.46	\$79.07	
Part A	\$14.87	\$4.53	\$15.19	\$31.86	\$27.17	\$28.32	
Other	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	
Total PMPM Cost	\$126.44	\$54.96	\$69.13	\$106.49	\$100.63	\$107.38	
Trend		-56.5%	25.8%	54.0%	-5.5%	6.7%	
PLAN N							
Part B	\$66.24	\$68.65	\$71.62	\$76.85	\$81.99	\$87.37	
Part A	\$32.19	\$26.07	\$23.99	\$26.54	\$28.27	\$30.15	
Other	\$0.07	\$0.82	\$0.79	\$0.11	\$0.25	\$0.25	
Total PMPM Cost	\$98.49	\$95.55	\$96.40	\$103.50	\$110.51	\$117.77	
Trend		-3.0%	0.9%	7.4%	6.8%	6.6%	

TOTAL	STANDA	RDIZED I	PT A NS

Part B	\$103.43	\$104.89	\$110.21	\$112.90	\$120.59	\$127.90
Part A	\$33.19	\$31.25	\$30.08	\$30.77	\$32.79	\$34.29
Prescription Drugs	\$77.58	\$70.36	\$63.84	\$67.54	\$67.72	\$67.47
Other	\$0.41	\$0.24	\$0.26	\$0.25	\$0.25	\$0.25
Total PMPM Cost	\$137.25	\$136.55	\$140.68	\$144.03	\$153.72	\$162.52
Trend		-0.5%	3.0%	2.4%	6.7%	5.7%

<sup>&#</sup>x27;Other' includes hospice care, foreign care, home health care, and/or preventive care benefit depending on the plan.

<sup>\*</sup>The per member per month cost is equal to the incurred claims divided by the number of lives with that specific benefit.

## Rhode Island Average Annualized Premiums 1990 Plans

	Proposed	
<u>Plan</u>	<u>2021*</u>	<u>2020*</u>
A	\$1,761	\$1,672
В	\$2,629	\$2,506
C	\$3,157	\$3,007
D	\$2,862	\$2,740
E	\$2,879	\$2,737
F	\$3,168	\$3,015
G	\$2,888	\$2,749
Н	\$2,571	\$2,460
I	\$2,674	\$2,548
J	\$3,036	\$2,894
K	\$1,032	\$976
L	\$1,870	\$1,782
Total 1990 Plans	\$3,065	\$2,918

# Rhode Island Average Annualized Premiums 2010 Plans

	Proposed			
<u>Plan</u>	<u>2021*</u>	<u>2020*</u>		
A	\$1,467	\$1,415		
В	\$2,174	\$2,099		
C	\$2,610	\$2,539		
F	\$2,621	\$2,509		
G	\$1,944	\$1,897		
K	\$843	\$820		
L	\$1,584	\$1,528		
N	\$1,787	\$1,721		
Total 2010 Plans	\$2,312	\$2,244		

<sup>\*</sup>Average premiums are net of discounts.

## Rhode Island Standardized Plans Rate History UHC Plans 1990 Plans - Base Rates

	<u>1/2016*</u>	<u>1/2017*</u>	<u>1/2018</u>	<u>1/2019</u>	<u>1/2020*</u>	Proposed <u>1/2021</u>	2017/2016*	2018/2017	2019/2018	2020/2019*	Proposed <u>2021/2020</u>
A	\$123.50	\$129.75	\$136.25	\$136.25	\$143.00	\$150.25	5.1%	5.0%	0.0%	5.0%	5.1%
В	\$175.50	\$184.25	\$196.50	\$203.25	\$213.25	\$224.00	5.0%	6.6%	3.4%	4.9%	5.0%
c	\$210.25	\$221.00	\$235.75	\$243.75	\$255.75	\$268.75	5.1%	6.7%	3.4%	4.9%	5.1%
D	\$190.75	\$200.50	\$214.00	\$221.25	\$232.00	\$243.75	5.1%	6.7%	3.4%	4.9%	5.1%
E	\$191.75	\$201.50	\$215.00	\$222.25	\$233.25	\$245.25	5.1%	6.7%	3.4%	4.9%	5.1%
F	\$211.25	\$222.00	\$236.75	\$244.75	\$256.75	\$269.75	5.1%	6.6%	3.4%	4.9%	5.1%
G	\$192.50	\$202.25	\$215.75	\$223.00	\$234.00	\$246.00	5.1%	6.7%	3.4%	4.9%	5.1%
H (with drugs)	\$275.25	\$275.25	\$275.25	\$289.00	\$303.25	\$318.75	0.0%	0.0%	5.0%	4.9%	5.1%
H (without drugs)	\$190.75	\$190.75	\$190.75	\$200.25	\$210.00	\$220.75	0.0%	0.0%	5.0%	4.9%	5.1%
I (with drugs)	\$277.00	\$277.00	\$277.00	\$290.75	\$305.00	\$320.50	0.0%	0.0%	5.0%	4.9%	5.1%
I (without drugs)	\$192.25	\$192.25	\$192.25	\$201.75	\$211.75	\$222.50	0.0%	0.0%	4.9%	5.0%	5.1%
J (with drugs)	\$364.50	\$364.50	\$364.50	\$382.75	\$401.50	\$422.00	0.0%	0.0%	5.0%	4.9%	5.1%
J (without drugs)	\$220.50	\$220.50	\$220.50	\$231.50	\$242.75	\$255.00	0.0%	0.0%	5.0%	4.9%	5.0%
K	\$71.75	\$71.75	\$75.25	\$77.75	\$81.50	\$85.75	0.0%	4.9%	3.3%	4.8%	5.2%
L	\$120.25	\$126.25	\$132.50	\$139.00	\$145.25	\$152.50	5.0%	5.0%	4.9%	4.5%	5.0%

<sup>\*</sup>The rate changes were deferred until April 1st.

Rhode Island
Standardized Plans Rate History
UHC Plans
2010 Plans - Non-Tobacco User Unisex Base Rates

	1/2016*	1/2017*	<u>1/2018</u>	1/2019	1/2020*	Proposed <u>1/2021</u>	2017/2016*	2018/2017	2019/2018	2020/2019*	Proposed 2021/2020
	1/2010	1/2017	1/2010	1/2019	1/2020	1/2021	2017/2010	2010/2017	2013/2018	2020/2019	<u>2021/2020</u>
A	\$112.50	\$118.25	\$124.25	\$124.25	\$130.25	\$137.00	5.1%	5.1%	0.0%	4.8%	5.2%
В	\$163.25	\$171.25	\$182.75	\$189.00	\$198.25	\$208.25	4.9%	6.7%	3.4%	4.9%	5.0%
$\mathbf{c}$	\$195.75	\$205.50	\$219.25	\$226.75	\$237.75	\$249.75	5.0%	6.7%	3.4%	4.9%	5.0%
${f F}$	\$196.50	\$206.25	\$220.00	\$227.50	\$238.75	\$250.75	5.0%	6.7%	3.4%	4.9%	5.0%
G		\$174.75	\$186.50	\$192.75	\$202.25	\$212.50	0.0%	6.7%	3.4%	4.9%	5.1%
K	\$65.50	\$65.50	\$68.75	\$71.00	\$74.50	\$78.25	0.0%	5.0%	3.3%	4.9%	5.0%
L	\$111.50	\$117.00	\$122.75	\$128.75	\$134.50	\$141.50	4.9%	4.9%	4.9%	4.5%	5.2%
N	\$133.50	\$140.25	\$146.50	\$151.00	\$158.50	\$166.75	5.1%	4.5%	3.1%	5.0%	5.2%

Note: These rate changes do not reflect any rating factor updates.

<sup>\*</sup>The rate changes were deferred until April 1st.

# Rhode Island Average Lives 1990 Plans

<u>Plan</u>	<u>2021</u>	<u>2020</u>
A	48	54
В	30	35
C	501	581
D	10	12
E	24	28
F	1,080	1,180
G	30	36
Н	6	8
I	83	92
J	531	572
K	3	4
L	10	12
Total 1990 Plans	2,357	2,612

# Rhode Island Average Lives 2010 Plans

<u>Plan</u>	<u>2021</u>	<u>2020</u>
A	54	53
В	31	33
C	253	278
F	10,434	10,885
G	2,516	1,573
K	107	116
L	36	36
N	4,089	4,161
Total 2010 Plans	17,520	17,137

## National Average Lives 1990 Plans

<u>Plan</u>	<u>2021</u>	<u>2020</u>
A	24,363	27,907
В	18,092	21,204
C	152,261	175,674
D	12,752	14,956
E	14,020	16,435
F	387,950	437,059
G	14,899	17,204
Н	6,106	7,052
I	34,696	39,249
J	227,340	249,097
K	4,545	5,131
L	7,427	8,829
Total 1990 Plans	907,293	1,023,146

# National Average Lives 2010 Plans

<u>Plan</u>	<u>2021</u>	<u>2020</u>		
A	25,476	27,415		
В	18,020	19,921		
C	40,759	45,941		
F	1,787,619	1,917,128		
G	694,979	460,597		
K	59,989	61,579		
L	25,078	26,344		
N	650,810	684,845		
Total 2010 Plans	3,317,992	3,259,663		

## Rhode Island Medicare Supplement Total Standardized Plans Trend

The components of the composite trend are shown below.

### Part B Coinsurance

	<u>2018</u>	<u> 2019</u>	<u>2020</u>	<u> 2021</u>
Medicare Fee Update	1.0%	1.1%	0.7%	0.5%
Utilization Trend	5.0%	1.7%	6.4%	6.1%
Composite Trend	6.0%	2.8%	7.1%	6.7%

The net change in the cost for Part B services in 2020 was 0.7%. For 2021, we assume a net change of 0.5%.

Utilization trend considers changes in the number of services used as well as the intensity of services. Our assumed utilization trends for 2020 and 2021 are 6.4% and 6.1%, respectively.

**Part B Deductible --** For 2021 we assume the Part B deductible will be \$210, an increase of 6.1% over 2020. The projected Part B deductible trend is 7.4% for 2020 and 6.1% for 2021.

**Part B Excess** -- Projected claim costs for 2020 and 2021 are based on actuarial judgment and are \$0.10 and \$0.10, respectively.

#### Part A Deductible --

	<u> 2018</u>	<u> 2019</u>	<u> 2020</u>	<u> 2021</u>
Medicare Part A Deductible	\$1,340	\$1,364	\$1,408	\$1,456
% Change in Part A Deductible	1.8%	1.8%	3.2%	3.4%
Utilization Trend	-6.2%	0.0%	1.3%	0.2%
Composite Trend	-4.5%	1.8%	4.6%	3.6%

**Hospital Co-Payments --** Hospital Co-payments are paid for days 61 and after for long hospital stays. Projected claim costs for 2020 and 2021 are based on actuarial judgment and are \$1.43 and \$1.51, respectively.

**Skilled Nursing --** Medicare Supplement plans which have a skilled nursing facility stay benefit pay the Medicare cost sharing amount for days 21-100.

	<u>2018</u>	<u> 2019</u>	<u>2020</u>	<u> 2021</u>
Medicare Daily Coinsurance	\$168	\$171	\$176	\$182
% Change in Daily Coinsurance	1.8%	1.8%	3.2%	3.4%
Utilization/Length of Stay, days 21-100	-18.8%	9.3%	7.8%	2.7%
Composite Trend	-17.3%	11.3%	11.2%	6.2%

**Foreign Care/ At-Home Care/ Preventive Care / Prescription Drugs --** In aggregate, these benefits represent less than 1% of the total Rhode Island claim costs. Projected costs for these benefits were based on historical experience and actuarial judgment.

		Premium		Incurred Claims	
PLAN A	Dramium	Accumulated to 12/17	Incurred Claims	Accumulated to 12/17	Incurred Loss Ratio
FLAN A	Premium a	b	c	d	d/b
Prudential Experience					
1992	\$4,586	\$18,422	\$649	\$2,607	14.2%
1993 1994	\$18,768 \$33,985	\$71,800 \$123,824	\$6,096 \$21,361	\$23,321 \$77,828	32.5% 62.9%
1995	\$44,501	\$154,418	\$31,034	\$107,688	69.7%
1996	\$71,925	\$237,692	\$62,125	\$205,308	86.4%
1997 Total	\$85,292 \$259,056	\$268,445 \$874,600	\$77,767 \$199,032	\$244,762 \$661,514	91.2% 75.6%
		,	****,***	,	
UnitedHealthcare Experience 1998	\$87,049	\$260,930	\$58,697	\$175,944	67.4%
1999	\$73,980	\$211,194	\$60,170	\$171,770	81.3%
2000	\$84,505	\$229,753	\$55,603	\$151,176	65.8%
2001 2002	\$92,580 \$85,816	\$239,723 \$211,627	\$80,274 \$81,641	\$207,857 \$201,332	86.7% 95.1%
2003	\$95,490	\$224,269	\$76,406	\$179,449	80.0%
2004	\$110,938	\$248,145	\$70,139	\$156,887	63.2%
2005 2006	\$107,727 \$127,425	\$229,486 \$258,523	\$57,716 \$69,707	\$122,951 \$141,423	53.6% 54.7%
2007	\$137,298	\$265,289	\$107,497	\$207,707	78.39
2008	\$132,618	\$244,044	\$86,681	\$159,512	65.49
2009 2010	\$150,385	\$263,562	\$101,936	\$178,651	67.89
2010	\$157,347 \$162,191	\$262,630 \$257,825	\$135,383 \$153,343	\$225,970 \$243,759	86.09 94.59
2012	\$162,467	\$245,966	\$158,178	\$239,473	97.49
2013	\$157,634	\$227,284	\$150,061	\$216,366	95.29
2014 2015	\$162,095 \$168,261	\$222,587 \$220,051	\$125,719 \$122,953	\$172,636 \$160,797	77.69 73.19
2016	\$172,437	\$214,775	\$121,856	\$151,775	70.79
2017	\$175,905	\$208,661	\$108,148	\$128,286	61.59
2018 2019	\$179,448 \$174,202	\$202,727 \$187,430	\$115,385 \$138,379	\$130,354 \$148.886	64.39 79.49
2020	\$163,572	\$167,611	\$129,375	\$132,570	79.19
Total	\$3,121,370	\$5,304,093	\$2,365,248	\$4,005,530	75.59
Expected Future Experience					
2021	\$162,711	\$158,789	\$131,335	\$128,170	80.7%
2022 2023	\$173,952 \$184,111	\$161,676 \$162,970	\$139,005 \$147,122	\$129,195 \$130,228	79.99 79.99
2023	\$194,863	\$164,273	\$147,122 \$155,714	\$130,228 \$131,270	79.99
2025	\$206,243	\$165,587	\$164,808	\$132,320	79.99
2026	\$218,288	\$166,912	\$174,433	\$133,379	79.99
2027 2028	\$231,036 \$244,528	\$168,247 \$169,593	\$184,620 \$195,402	\$134,446	79.99 79.99
2028	\$258,809	\$170,950	\$206,813	\$135,522 \$136,606	79.99
2030	\$273,923	\$172,318	\$218,891	\$137,699	79.99
expected Future (2021-2030)	\$2,148,463	\$1,661,317	\$1,718,143	\$1,328,834	80.09 76.5%
Aggregate (1992-2030)	\$5,528,889	\$7,840,010	\$4,282,424	\$5,995,879	70.57
Aggregate (1992-2030)	\$5,528,889	\$7,840,010	\$4,282,424	\$3,993,879	70.57
ggregate (1992-2030)	\$5,528,889	Premium		Incurred Claims	
ggregate (1992-2030)  PLAN B	\$5,528,889  Premium		\$4,282,424  Incurred <u>Claims</u>		Incurred Loss Ratio
		Premium Accumulated	Incurred	Incurred Claims Accumulated	Incurred
PLAN B Prudential Experience	<u>Premium</u> a	Premium Accumulated to 12/17	Incurred <u>Claims</u>	Incurred Claims Accumulated to 12/17 d	Incurred <u>Loss Ratio</u> d/b
PLAN B  Prudential Experience 1992	Premium a \$13,882	Premium Accumulated to 12/17 b	Incurred Claims c	Incurred Claims Accumulated to 12/17 d \$50,794	Incurred Loss Ratio d/b
PLAN B  Prudential Experience 1992 1993	Premium a \$13,882 \$43,894	Premium Accumulated to 12/17 b \$55,763 \$167,923	Incurred <u>Claims</u> c \$12,645 \$47,357	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172	Incurred Loss Ratio d/b  91.19 107.99
PLAN B  Prudential Experience 1992	Premium a \$13,882 \$43,894 \$55,076 \$65,088	Premium Accumulated to 12/17 b	Incurred Claims c	Incurred Claims Accumulated to 12/17 d \$50,794	Incurred Loss Ratio d/b 91.15 107.96 76.09
PLAN B  Prudential Experience 1992 1993 1994 1995 1996	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898	Incurred Claims Accumulated to 12/17 d \$50,794 \$181,172 \$152,489 \$172,060 \$373,100	Incurred <u>Loss Ratio</u> d/b 91.15 107.96 76.02 98.45
PLAN B  Prudential Experience 1992 1993 1994 1995	Premium a \$13,882 \$43,894 \$55,076 \$65,088	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585	Incurred Claims Accumulated to 12/17 d \$50,794 \$181,172 \$152,489 \$172,060	Incurred <u>Loss Ratio</u> d/b 91.19 107.99 76.09 76.29 98.49 96.79
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total	Premium a \$13.882 \$43.894 \$55.076 \$65.088 \$114.761 \$121,170	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154	Incurred Claims Accumulated to 12/17 d \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726	Incurred <u>Loss Ratio</u> d/b 91.19 107.99 76.09 76.29 98.49 96.79
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832	Incurred <u>Claims</u> c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,885 \$112,154 \$381,491	Incurred Claims Accumulated to 12/17 d \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340	Incurred Loss Ratio d/b 91.1' 107.9' 76.0' 76.2' 98.4' 96.7'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999	Premium a \$13.882 \$43.894 \$55.076 \$65.088 \$114.761 \$121,170	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367	Incurred <u>Claims</u> c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154	Incurred Claims Accumulated to 12/17 d \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726	Incurred Loss Ratio d/b 91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  United Healthcare Experience 1998 1999 2000	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832	Incurred <u>Claims</u> c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811	Incurred Loss Ratio d/b  91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0'  97.3' 102.4' 90.6'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001	Premium a \$13.882 \$43.894 \$55.076 \$65.088 \$114.761 \$121.170 \$413.871  \$75.797 \$64.254 \$57.975 \$53.825	Premium Accumulated to 12/17 \$ \$55,763 \$ \$167,923 \$ \$200,668 \$ \$225,854 \$ \$379,257 \$ \$381,367 \$ \$1,410,832  \$ \$227,202 \$ \$183,430 \$ \$157,623 \$ \$139,373	Incurred <u>Claims</u> c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271	Incurred Loss Ratio d/b 91.1 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4 90.6 75.5
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871 \$75,797 \$64,254 \$57,975	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832	Incurred <u>Claims</u> c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811	Incurred Loss Ratio d/b  91.1: 107.9: 76.0: 76.2: 98.4: 96.7: 92.0: 97.3: 102.4: 90.6: 75.5: 70.5:
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427	Premium Accumulated to 12/17 b \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832 \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558	Incurred Loss Ratio d/b 91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0' 97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243	Incurred <u>Claims</u> c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065	Incurred Loss Ratio d/b  91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0'  97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0' 97.0'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$224,856	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558	Incurred Loss Ratio d/b 91.1' 107.9 76.0' 76.2' 98.4' 96.7' 92.0' 97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0' 97.0' 81.4'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905	Incurred Loss Ratio d/b  91.1' 107.9 76.0 76.2 98.4 96.7 92.0  97.3 102.4' 90.6 75.5: 70.5' 79.4 93.0 97.0 81.4' 89.5: 69.2'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	Premium a  \$13.882 \$43.894 \$55.076 \$65.088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951	Premium Accumulated to 12/17  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060	Incurred Loss Ratio d/b 91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0' 97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0' 97.0' 81.4' 89.5' 69.2' 81.7'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905	Incurred Loss Ratic d/b  91.1' 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4 90.6 75.5 70.5 70.5 79.4 93.0 97.0 81.4 89.5 69.2 81.7 76.9
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$54,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,185 \$188,845 \$207,243 \$224,856 \$248,649 \$268,667 \$292,594 \$203,965 \$273,208 \$283,144	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745	Incurred Claims Accumulated 10.12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745	Incurred Loss Ratio d'b  91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0'  97.3' 102.4' 90.6' 75.5' 79.4' 93.0' 97.0' 81.4' 89.5' 69.2' 81.7' 76.9' 76.9'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$187,024 \$196,396	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$288,173	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$115,445 \$179,468	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$217,588 \$210,1065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765	Incurred Loss Ratic d/b  91.1' 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4' 90.6 75.5' 70.5' 70.5' 79.4 81.4' 89.5' 69.2 81.7' 76.9 76.9 76.9 76.9 12.4' 91.4' 90.6 97.0 97.0 97.0 97.0 97.0 97.0 97.0 97.0
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$54,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,185 \$188,845 \$207,243 \$224,856 \$248,649 \$268,667 \$292,594 \$203,965 \$273,208 \$283,144	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745	Incurred Claims Accumulated 10.12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745	Incurred Loss Ratio d/b 91.1: 107.9 76.0 76.2: 98.4: 96.7: 92.0 97.3: 102.4: 90.6: 75.5: 70.5: 79.4: 93.0: 97.0: 81.4: 89.5: 69.2: 81.7: 76.9: 62.4: 91.4: 54.3: 54.3: 91.4: 54.3: 91.4: 54.3: 91.4: 54.3: 91.4: 54.3: 91.4: 54.3: 91.4: 54.3: 91.4: 91.4: 54.3: 91.4: 9
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$1126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$136,420 \$113,420 \$116,745 \$179,468 \$104,407 \$194,238	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$2528,765 \$143,371 \$136,322 \$133,407	Incurred Loss Ratio d/b  91.1' 107.9 76.0' 76.2: 98.4' 96.7' 92.0'  97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0' 97.0' 81.4' 89.5: 69.2: 81.7' 76.9' 62.4' 91.4' 54.3' 58.8'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2016 2017	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,186 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$1126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843	Incurred Loss Ratio d/b  91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0'  97.3' 102.4' 90.6' 75.5' 70.5' 79.4' 93.0' 97.0' 81.4' 89.5' 69.2' 91.4' 54.3' 58.8' 59.7' 46.7'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,669 \$252,594 \$293,965 \$273,208 \$233,144 \$283,173 \$263,841 \$233,179 \$223,460 \$205,106 \$199,434	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$136,420 \$132,220 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494	Incurred Loss Ratio d/b 91.1 107.9 76.00 76.20 98.4 96.7 92.00 97.3 102.4 90.6 75.5 70.5 109.7 99.0 97.0 97.0 97.0 97.0 97.0 97.0
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,997 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533 \$169,055 \$155,004	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$224,856 \$248,649 \$268,667 \$292,594 \$203,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$1442,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254	Incurred Loss Ratio d/b 91.1 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4 90.6 75.5 70.5 79.4 93.0 97.0 81.4 89.5 69.2 81.7 76.9 76.9 62.4 91.4 54.3 58.8 59.7 46.7 58.9 62.5 8.9 97.0 82.5 8.9 97.0 97.0 97.0 97.0 97.0 97.0 97.0 97
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$172,908 \$176,533 \$169,055	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,200 \$105,678	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702	Incurred Loss Ratio d/b 91.1 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4 90.6 75.5 70.5 79.4 93.0 97.0 81.4 89.5 69.2 81.7 76.9 76.9 62.4 91.4 54.3 58.8 59.7 46.7 58.9 62.5 8.9 97.0 82.5 8.9 97.0 97.0 97.0 97.0 97.0 97.0 97.0 97
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$233,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$137,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236 \$2,227,941	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,709 \$125,254 \$3,808,980	Incurred Loss Ratio d/b 91.1 107.9 76.0 76.2 107.9 76.0 76.2 107.9 76.0 76.2 107.0 1
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,1868 \$187,024 \$196,396 \$192,138 \$177,190 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$217,29 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$116,745 \$119,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236 \$227,941	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$2528,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254 \$3,808,980	Incurred Loss Ratio d/b 91.1' 107.9 76.0 76.2' 98.4' 96.7' 92.0 97.3' 102.4' 90.6' 75.5' 70.5' 70.5' 70.5' 70.5' 70.5' 79.4' 93.0 97.0' 81.4' 89.5' 69.2' 81.7' 76.9' 62.4' 91.4' 54.3' 58.8' 59.7' 46.7' 58.9' 62.5' 78.9' 76.0' 80.2'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$233,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$136,405 \$135,420 \$136,405 \$135,420 \$137,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236 \$2,227,941	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,709 \$125,254 \$3,808,980	Incurred Loss Ratio d/b 91.1 107.9 76.0 76.2 98.4 96.7 92.0 97.3 102.4 90.6 75.5 70.5 70.5 70.5 70.5 70.5 70.5 70.5
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,203 \$107,109 \$80,797 \$104,203 \$105,678 \$122,236 \$2,227,941	Incurred Claims Accumulated 10 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254 \$3,808,980	Incurred Loss Ratio d/b  91.1' 107.9' 76.0' 76.2' 98.4' 96.7' 92.0' 97.3' 102.4' 90.6' 75.5' 70.5' 70.5' 79.4' 93.0' 97.0' 81.4' 89.5' 69.2' 81.7' 76.9' 62.4' 91.4' 54.3' 58.8' 59.7' 46.7' 58.9' 76.0' 80.2' 79.4' 79.4' 79.4' 79.4' 79.4'
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$233,144 \$233,173 \$263,841 \$233,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$135,420 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,022 \$105,678 \$122,226 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,022 \$105,678 \$122,236 \$2,227,941	Incurred Claims Accumulated 10 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254 \$3,808,980	Incurred Loss Ratio d/b  91.19 107.99 76.00 76.29 98.44 96.77 92.06  97.33 102.44 90.66 75.55 70.59 97.00 81.44 89.59 76.99 62.44 91.45 54.37 58.89 59.77 46.77 58.99 76.00 80.25 79.44 79.44 79.44
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,795 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$179,410 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150  \$147,051 \$157,210 \$166,392 \$176,109 \$186,394 \$197,279	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$202,594 \$293,965 \$273,208 \$283,144 \$283,173 \$263,841 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$115,151 \$101,024 \$136,405 \$135,420 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236 \$2,227,941  \$117,937 \$124,825 \$132,115 \$139,830 \$147,996 \$156,639	Incurred Claims Accumulated 10.12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$2558,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254 \$3,808,980  \$115,095 \$116,016 \$116,944 \$117,879 \$118,822 \$119,773	Incurred Loss Ratio d/b  91.15 107.99 76.06 76.29 98.44 90.67 92.06  97.33 102.44 90.66 75.55 70.55 70.55 70.55 70.55 70.55 70.54 93.06 97.06 81.45 89.55 69.22 81.75 76.99 62.44 94.43 58.88 59.77 46.77 58.99 62.55 78.99 76.00
PLAN B  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027 2028	Premium a  \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,686 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$172,908 \$176,533 \$169,055 \$155,004 \$3,055,150  \$147,051 \$157,210 \$116,6392 \$176,109 \$186,394 \$197,279 \$208,800 \$220,994	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$203,965 \$273,208 \$283,144 \$231,729 \$223,460 \$205,106 \$199,434 \$181,892 \$158,832 \$5,011,918	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,385 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$135,420 \$115,151 \$101,024 \$136,405 \$135,420 \$117,937 \$104,238 \$107,109 \$80,797 \$104,002 \$105,678 \$122,236 \$2,227,941  \$117,937 \$124,825 \$132,115 \$139,830 \$147,996 \$156,639 \$165,787	Incurred Claims Accumulated 10 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,558 \$175,588 \$201,065 \$175,588 \$201,065 \$191,277 \$222,497 \$185,905 \$239,060 \$226,032 \$210,182 \$176,745 \$2528,765 \$143,371 \$136,322 \$117,749 \$113,702 \$125,254 \$3,808,980  \$115,095 \$116,016 \$116,944 \$117,879 \$118,822 \$119,773 \$120,731 \$121,697	Incurred Loss Ratio d/b  91.19 107.99 76.09 76.29 98.49 96.79 92.09  97.39 102.49 90.69 75.59 70.59 62.49 91.49 54.39 58.89 59.79 46.79 62.59 76.99 62.59 76.99
PLAN B  Pradential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027	Premium a \$13,882 \$43,894 \$55,076 \$65,088 \$114,761 \$121,170 \$413,871  \$75,797 \$64,254 \$57,975 \$53,825 \$51,283 \$59,263 \$84,427 \$97,285 \$115,760 \$128,866 \$145,998 \$166,951 \$176,120 \$171,868 \$187,024 \$196,396 \$192,138 \$177,190 \$177,410 \$177,908 \$175,533 \$169,055 \$155,004 \$53,055,150	Premium Accumulated to 12/17 b  \$55,763 \$167,923 \$200,668 \$225,854 \$379,257 \$381,367 \$1,410,832  \$227,202 \$183,430 \$157,623 \$139,373 \$126,467 \$139,185 \$188,845 \$207,243 \$234,856 \$248,649 \$268,667 \$292,594 \$203,965 \$273,208 \$283,173 \$263,841 \$283,173 \$263,841 \$283,174 \$283,	Incurred Claims c  \$12,645 \$47,357 \$41,852 \$49,585 \$112,898 \$117,154 \$381,491  \$73,717 \$65,770 \$52,527 \$40,655 \$36,132 \$47,074 \$78,500 \$94,280 \$115,151 \$101,024 \$136,405 \$135,420 \$132,220 \$116,745 \$179,468 \$104,407 \$104,238 \$107,109 \$80,797 \$104,002 \$15,678 \$122,236 \$2,227,941	Incurred Claims Accumulated to 12/17 d  \$50,794 \$181,172 \$152,489 \$172,060 \$373,100 \$368,726 \$1,298,340  \$220,967 \$187,757 \$142,811 \$105,271 \$89,104 \$110,578 \$175,588 \$175,588 \$175,588 \$210,685 \$191,277 \$222,497 \$185,905 \$239,060 \$220,032 \$210,182 \$176,745 \$258,765 \$143,371 \$136,322 \$133,407 \$95,843 \$117,494 \$113,702 \$125,254 \$3,808,980	Incurred Loss Ratio

PLAN C	Premium a	Premium Accumulated to 12/17 b	Incurred Claims c	Incurred Claims Accumulated to 12/17 d	Incurre Loss Ra d/b
Prudential Experience					
1992	\$34,302	\$137,789	\$20,411	\$81,990	59
1993 1994	\$206,358 \$556,968	\$789,454 \$2,029,302	\$145,847 \$474,393	\$557,960 \$1,728,443	70 85
1995	\$877,037	\$3,043,302	\$875,407	\$3,037,647	99
1996	\$1,518,727	\$5,019,005	\$1,437,272	\$4,749,815	94
1997	\$1,625,144	\$5,114,938	\$1,405,006	\$4,422,081	86
Total	\$4,818,536	\$16,133,790	\$4,358,337	\$14,577,937	90
UnitedHealthcare Experience					
1998 1999	\$1,406,557 \$1,297,098	\$4,216,156 \$3,702,906	\$1,159,394 \$994,276	\$3,475,282 \$2,838,421	82 76
2000	\$1,497,399	\$4,071,159	\$1,253,679	\$3,408,530	83
2001	\$1,677,138	\$4,342,703	\$1,430,682	\$3,704,541	85
2002	\$1,718,027	\$4,236,742	\$1,605,640	\$3,959,590	93
2003	\$1,958,418	\$4,599,579	\$1,686,022	\$3,959,824	86
2004 2005	\$2,131,173 \$2,190,847	\$4,766,967 \$4,667,089	\$1,700,949 \$1,824,409	\$3,804,650 \$3,886,478	79 83
2006	\$2,382,490	\$4,833,658	\$2,206,000	\$4,475,590	92
2007	\$2,527,368	\$4,883,419	\$2,095,266	\$4,048,504	82
2008	\$2,621,759	\$4,824,575	\$2,264,045	\$4,166,306	86
2009	\$2,683,824	\$4,703,607	\$2,291,140	\$4,015,398	85
2010	\$2,866,048	\$4,783,779	\$2,490,937	\$4,157,673	86
2011 2012	\$2,993,383 \$2,967,608	\$4,758,396 \$4,492,784	\$2,434,274 \$2,488,105	\$3,869,615 \$3,766,845	81 83
2012	\$3,016,350	\$4,349,121	\$2,320,787	\$3,346,224	76
2014	\$3,081,370	\$4,231,304	\$2,549,579	\$3,501,055	82
2015	\$3,104,294	\$4,059,793	\$2,428,965	\$3,176,599	78
2016	\$2,929,945	\$3,649,314	\$2,319,325	\$2,888,773	79
2017	\$2,802,117	\$3,323,907	\$2,163,942	\$2,566,896	77
2018 2019	\$2,806,781 \$2,659,108	\$3,170,895 \$2,861,013	\$2,104,175 \$2,088,940	\$2,377,142 \$2,247,553	75 78
2019	\$2,421,848	\$2,481,656	\$1,900,439	\$1,947,370	78
Total	\$55,740,948	\$96,010,522	\$45,800,967	\$79,588,859	82
Expected Future Experience 2021	\$2.241.175	¢2 197 162	\$1.797.270	\$1.720.422	79
2021 2022	\$2,241,175 \$2,246,265	\$2,187,163 \$2,087,743	\$1,782,378 \$1,768,565	\$1,739,423 \$1,643,755	79
2023	\$2,207,630	\$1,954,128	\$1,738,146	\$1,538,555	7
2024	\$2,148,796	\$1,811,476	\$1,691,824	\$1,426,240	78
2025	\$2,071,225	\$1,662,935	\$1,630,749	\$1,309,288	78
2026	\$1,976,880	\$1,511,608	\$1,556,469	\$1,190,143	78
2027	\$1,886,834	\$1,374,052	\$1,485,571	\$1,081,840	78
2028 2029	\$1,800,888 \$1,718,858	\$1,249,013 \$1,135,353	\$1,417,904 \$1,353,318	\$983,393 \$893,904	78 78
2030	\$1,640,564	\$1,032,036	\$1,291,675	\$812,559	78
ected Future (2021-2030)	\$19,939,115	\$16,005,508	\$15,716,599	\$12,619,100	78
gregate (1992-2030)	\$80,498,600	\$128,149,820	\$65,875,902	\$106,785,896	83
		Premium		Incurred Claims	
PLAN D	Premium	Accumulated to 12/17	Incurred <u>Claims</u>	Accumulated to 12/17	Incurre Loss Ra
	a	b	c	d	d/b
Prudential Experience	\$4.669	\$19.751	\$7.797	\$21.290	160
1992	\$4,668 \$16.486	\$18,751 \$63,070	\$7,787 \$11,920	\$31,280 \$45,602	166
1992 1993	\$16,486	\$63,070	\$11,920	\$45,602	166 72 42
1992	\$16,486 \$25,101	\$63,070 \$91,455	\$11,920 \$10,537	\$45,602 \$38,392	72
1992 1993 1994 1995 1996	\$16,486 \$25,101 \$28,257 \$52,707	\$63,070 \$91,455 \$98,051 \$174,184	\$11,920 \$10,537 \$20,936 \$47,171	\$45,602 \$38,392 \$72,648 \$155,887	72 42 74 89
1992 1993 1994 1995	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208	\$63,070 \$91,455 \$98,051	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935	7: 4: 7: 8: 8:
1992 1993 1994 1995 1996 1997 Total	\$16,486 \$25,101 \$28,257 \$52,707	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760	\$11,920 \$10,537 \$20,936 \$47,171	\$45,602 \$38,392 \$72,648 \$155,887	72 42
1992 1993 1994 1995 1996 1997 Total	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935	7: 4: 7: 8: 8: 7:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608	7: 4: 7: 8: 8: 7:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427	\$63.070 \$91,455 \$98.051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281	7: 4: 7: 8: 8: 7: 6: 6: 6:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568	7: 4 7: 8: 8: 7: 6: 6: 9: 6:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427	\$63.070 \$91,455 \$98.051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281	7: 4: 7: 8: 8: 7: 6: 6: 6. 9. 6:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353	7: 44 7: 8: 8: 7: 6: 6: 6: 9: 6: 7: 7:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882	7: 44 7: 8 8 8 7: 6 6 6 6 6 6 7: 7:
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341	\$63.070 \$91,455 \$98.051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922	7: 4 7: 8: 8: 7: 66 6. 9. 66 67: 7: 7: 9.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,553 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125	7. 4. 7. 8. 8. 8. 7. 6. 6. 6. 6. 6. 6. 6. 7. 7. 7.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664	\$63.070 \$91,455 \$98.051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892	7. 4 7. 8 8 8 7. 6 6 6 6 6 7. 7. 7. 7. 10
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,144 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130	7. 4 7. 8. 8. 8. 8. 7. 6. 6. 6. 6. 6. 6. 7. 7. 7. 9. 9. 10. 10. 10. 10. 10. 10. 10. 10. 10. 10
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1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840	7, 4 4, 7, 8 8, 8, 8, 8, 8, 9, 6 6, 6, 6, 6, 7, 7, 7, 10, 10, 11, 12, 10, 10, 10, 11, 12, 10, 10, 10, 11, 12, 12, 12, 12, 12, 12, 12, 12, 12
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,533 \$138,156 \$172,637 \$112,245 \$112,245 \$100,568	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100	7, 44, 77, 88, 88, 87, 77, 76, 77, 100, 99, 11.1, 12:100, 99, 12.1, 11:1
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1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965	\$63.070 \$91,455 \$98.051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$118,245 \$96,974 \$82,161	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432	7: 4: 4: 7: 88 88 88 88 88 88 88 88 88 88 88 88 88
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270 \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$60,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842	7: 4: 7: 88 88 88 7: 66 66 7: 7: 7: 100 9 111 122 124 141
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$37,537	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$112,245	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705	7 4 4 7 7 8 8 8 8 8 7 7 6 6 6 6 7 7 7 9 9 11. 12: 100 99 12. 12: 14 11: 9 9 4 4
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1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$37,537	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$112,245	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705	7. 4 7. 88 88 7. 66 69 66 77 77 77 100 99 11. 122 14 111 199 4 7
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$84,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$37,537 \$32,761	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$95,889 \$134,924 \$134	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705 \$26,276	7, 4 4, 7, 8, 8, 8, 8, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 100 9, 11, 12, 100 9, 12, 11, 11, 12, 14, 14, 17, 9, 9, 9, 9, 9, 9, 9, 9, 9, 9, 10, 10, 10, 10, 10, 10, 10, 10, 10, 10
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$55,965 \$58,473 \$45,906 \$37,537 \$32,761 \$1,903,128	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$192,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$18,314 \$25,643 \$1,847,320	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705 \$26,276 \$3,319,396	7, 44 7, 88 88 7, 7, 66 66 66 7, 7, 7, 99 11. 100 99 11. 12. 14. 11. 19, 99 44 7, 99
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2022 2023	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$37,537 \$32,761 \$1,903,128	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$66,927 \$43,924 \$18,314 \$25,643 \$1,847,320	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$19,705 \$26,276 \$3,319,396	7: 4: 4: 7: 88 88 88 88 88 88 88 88 88 88 88 88 88
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$37,537 \$32,761 \$1,903,128	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$66,927 \$43,924 \$18,314 \$25,643 \$1,847,320	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,563 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$41,726 \$49,622 \$19,705 \$26,276 \$3,319,396	7: 4: 7: 88 88 88 7: 66 66 7: 7: 7: 100 99 11: 12: 12: 14: 11: 11: 11: 7: 99 44 7: 7: 7: 7: 7: 7: 7: 7: 7: 7: 7: 7: 7:
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$17,907 \$17,150	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$68,927 \$43,924 \$18,314 \$25,643 \$1,847,320	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705 \$26,276 \$3,319,396	7: 4: 4: 7: 88 88 88 88 88 88 88 88 88 88 88 88 88
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$81,144 \$73,152 \$82,435 \$119,957 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$17,150	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$33,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$112,245	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705 \$26,276 \$3,319,396	72 42 74 89 80
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1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027 2028 2029	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$58,473 \$45,906 \$17,547 \$190,128 \$22,002 \$24,638 \$23,283 \$22,002 \$20,0792 \$19,649 \$18,568 \$17,547	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$129,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$43,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$132,731 \$97,247 \$112,245 \$100,568 \$93,931 \$95,889 \$66,927 \$43,924 \$18,314 \$25,643 \$1,847,320	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$49,622 \$19,705 \$26,276 \$3,319,396	7, 44, 7. 88, 88, 7. 66, 66, 66, 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7. 7.
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027 2028	\$16,486 \$25,101 \$28,257 \$52,707 \$55,208 \$182,427 \$63,294 \$66,628 \$78,706 \$81,144 \$73,152 \$82,435 \$82,435 \$88,511 \$91,957 \$94,341 \$97,357 \$104,664 \$119,947 \$132,906 \$129,977 \$107,163 \$90,042 \$86,110 \$74,150 \$65,965 \$38,457 \$34,590 \$37,537 \$32,761 \$1,903,128	\$63,070 \$91,455 \$98,051 \$174,184 \$173,760 \$619,270  \$189,724 \$190,206 \$213,987 \$210,111 \$180,398 \$193,609 \$197,979 \$195,892 \$191,402 \$188,116 \$192,603 \$210,216 \$221,836 \$206,617 \$162,239 \$192,828 \$118,245 \$96,974 \$82,161 \$69,362 \$51,861 \$40,388 \$33,570 \$3,567,323	\$11,920 \$10,537 \$20,936 \$47,171 \$44,461 \$142,812 \$43,853 \$44,299 \$74,032 \$55,059 \$49,209 \$59,414 \$69,160 \$84,911 \$67,981 \$104,608 \$95,583 \$138,156 \$172,637 \$112,245 \$100,508 \$93,508 \$95,583 \$138,150 \$112,245 \$100,508 \$14,314 \$25,643 \$18,249 \$18,2	\$45,602 \$38,392 \$72,648 \$155,887 \$139,935 \$483,744 \$131,449 \$123,608 \$201,281 \$142,568 \$121,353 \$139,541 \$154,696 \$180,882 \$137,922 \$202,125 \$175,892 \$242,130 \$288,152 \$210,994 \$147,226 \$161,840 \$138,100 \$122,842 \$119,432 \$81,762 \$19,705 \$26,276 \$3,319,396	7 4 4 7 8 8 8 8 7 7 7 7 7 7 7 7 7 7 7 7

PLAN E	<u>Premium</u>	Premium Accumulated to 12/17 b	Incurred Claims c	Incurred Claims Accumulated to 12/17 d	Incurred Loss Rati d/b
Post of Francisco	a	ь	c	d	d/b
Prudential Experience 1992	\$3,056	\$12,276	\$1,205	\$4,840	39.4
1993	\$11,730	\$44,875	\$9,503	\$36,355	81.0
1994	\$18,452	\$67,229	\$18,101	\$65,951	98.1
1995 1996	\$17,107 \$28,979	\$59,361 \$95,767	\$17,187 \$16,811	\$59,637 \$55,555	100.5 58.0
1997	\$38,667	\$121,699	\$36,316	\$114,300	93.9
Total	\$117,991	\$401,208	\$99,123	\$336,639	83.9
United Health come Francisco					
UnitedHealthcare Experience 1998	\$152,240	\$456,340	\$139,773	\$418,969	91.
1999	\$175,537	\$501,117	\$136,937	\$390,924	78.
2000	\$172,433	\$468,815	\$122,294	\$332,496	70.
2001 2002	\$165,790 \$144,016	\$429,289 \$355,150	\$116,184 \$99,693	\$300,840 \$245,848	70. 69.
2002	\$160,650	\$377,306	\$165,589	\$388,906	103.
2004	\$168,807	\$377,583	\$151,740	\$339,409	89.
2005	\$153,136	\$326,221	\$168,465	\$358,875	110.
2006 2007	\$154,153 \$154,920	\$312,750 \$299,339	\$123,099 \$120,005	\$249,747 \$231,876	79. 77.
2008	\$149,024	\$274,234	\$147,626	\$271,661	99.
2009	\$153,197	\$268,489	\$110,457	\$193,584	72.
2010	\$167,784	\$280,052	\$108,451	\$181,018	64.
2011 2012	\$162,164 \$143,855	\$257,782 \$217,788	\$126,001 \$156,350	\$200,296 \$236,705	77. 108.
2012	\$138,661	\$199,928	\$116,175	\$167,506	83.
2014	\$130,008	\$178,525	\$104,760	\$143,856	80.
2015	\$119,586	\$156,395	\$104,309	\$136,416	87.
2016 2017	\$108,928 \$97,587	\$135,672 \$115,758	\$105,014 \$69,559	\$130,797 \$82,512	96. 71.
2017	\$95,592	\$107,993	\$66,545	\$75,178	69.
2019	\$90,051	\$96,889	\$78,162	\$84,097	86.
2020 Tatal	\$75,104	\$76,958	\$58,878	\$60,332	78.
Total	\$3,233,223	\$6,270,375	\$2,696,066	\$5,221,847	83.
Expected Future Experience	0.00.20.0	0.000	0.50.551	050.475	70
2021 2022	\$68,286 \$65,182	\$66,640 \$60,582	\$53,771 \$50,814	\$52,475 \$47,228	78. 78.
2022	\$61,597	\$54,524	\$48,019	\$42,505	78.
2024	\$58,209	\$49,071	\$45,378	\$38,254	78.
2025	\$55,007	\$44,164	\$42,882	\$34,429	78.
2026 2027	\$51,982 \$49,123	\$39,748 \$35,773	\$40,524 \$38,295	\$30,986 \$27,888	78. 78.
2027	\$46,421	\$32,196	\$36,189	\$25,099	78.
2029	\$43,868	\$28,976	\$34,198	\$22,589	78.
2030	\$41,455	\$26,078	\$32,317	\$20,330	78.
spected Future (2021-2030) ggregate (1992-2030)	\$541,130 \$3,892,343	\$437,751 \$7,109,334	\$422,387 \$3,217,575	\$341,783 \$5,900,270	78. 83.
55105410 (1772 2000)	ψ3,07 <u>2,</u> 313	ψ1,100,001	φυ,211,010	95,700,270	05.
		Premium		Incurred Claims	
DI AN E	D	Accumulated	Incurred	Accumulated	Incurred
PLAN F	Premium a	to 12/17 b	Claims c	to 12/17 d	Loss Rat d/b
Prudential Experience					
Prudential Experience 1992	\$137,231	\$551,248	\$97,087	\$389,992	70.
1992 1993	\$137,231 \$460,161	\$1,760,417	\$407,993	\$1,560,840	88.
1992 1993 1994	\$460,161 \$840,714	\$1,760,417 \$3,063,125	\$407,993 \$807,216	\$1,560,840 \$2,941,077	88. 96.
1992 1993 1994 1995	\$460,161 \$840,714 \$1,033,647	\$1,760,417 \$3,063,125 \$3,586,736	\$407,993 \$807,216 \$1,149,111	\$1,560,840 \$2,941,077 \$3,987,395	88. 96. 111.
1992 1993 1994	\$460,161 \$840,714	\$1,760,417 \$3,063,125	\$407,993 \$807,216	\$1,560,840 \$2,941,077	88. 96. 111. 89.
1992 1993 1994 1995 1996	\$460,161 \$840,714 \$1,033,647 \$1,458,312	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348	\$407,993 \$807,216 \$1,149,111 \$1,301,514	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169	88. 96. 111. 89. 85.
1992 1993 1994 1995 1996 1997	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598	88. 96. 111. 89. 85.
1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072	88 96 111 89 85 93
1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320	88. 96. 111. 89. 85. 93.
1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998 1999 2000	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469	88. 96. 111. 89. 85. 93.
1992 1993 1994 1995 1996 1997 Total <u>UnitedHealthcare Experience</u> 1998	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320	88. 96. 111. 89. 85. 93.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,428,183 \$3,428,579 \$3,667,054	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,108,928 \$1,124,758 \$1,120,395 \$1,123,34,266	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683	88. 96. 111. 89. 85. 93. 81. 72. 83. 83. 80.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,663,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554	88. 96. 111. 89. 85. 93. 81. 72. 83. 83. 85.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2004	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265	88. 96. 111. 89. 85. 93. 81. 72. 83. 80. 85.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,663,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554	88. 96. 111. 89. 85. 93. 81. 72. 83. 83. 85. 84. 85.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2004 2005 2006 2007 2008	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,288,551 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,2456,173 \$3,002,169 \$3,505,543	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784	88. 96. 111. 89. 85. 93. 81. 72. 83. 80. 85. 84. 80. 80.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,134,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769	88. 96. 111. 899. 85. 81. 72. 83. 80. 80. 85. 84. 81. 80. 80.
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769	88. 88. 96. 911. 11. 11. 11. 11. 11. 11. 11. 11. 1
1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,551,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,1089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769	88. 96. 111. 899. 85. 81. 72. 83. 80. 84. 84. 80. 80. 82. 83. 84.
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,303,285 \$4,303,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,762 \$1,041,702 \$1,041	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581	88. 88. 96. 96. 111.1. 89. 85. 5. 93. 93. 81. 72. 83. 83. 80. 85. 84. 84. 80. 80. 80. 82. 83. 84. 84. 84. 84. 81. 80.
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,303,285 \$4,303,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,108,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,497,265 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904	88. 96. 111. 899. 85. 81. 72. 83. 80. 85. 84. 81. 80. 80. 82. 83. 84. 84. 81.
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,149,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$1,1181,199 \$17,053,471	\$1,50,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,202,520	88. 88. 96. 111.1. 89. 89. 85. 93. 81. 72. 83. 83. 80. 85. 84. 80. 80. 82. 82. 83. 84. 84. 84. 84. 84. 85. 80. 82. 82. 83. 84. 84. 85. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,108,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$22,4073,528	70.0 88.8 96.6 96.6 111.11.1 89.9 85.2 83.3 80.0 85.5 84.4 84.8 84.8 84.8 84.8 85.8 85.8
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,1514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$1,874,085 \$1,118,1199 \$17,053,471 \$19,952,043	\$1,50,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,202,520	88. 96. 111. 899. 855. 93. 81. 72. 833. 83. 80. 85. 84. 84. 81. 80. 82. 83. 84. 81. 80. 82. 83. 84. 81. 80. 83.
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,677,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$43,09,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,952,043 \$20,743,684 \$20,743,684 \$22,684,757 \$23,539,341	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,066,421 \$25,627,568	88, 96. 111. 89, 95. 81. 72. 83, 83, 83, 80. 85. 844, 81. 80, 80. 80, 80, 80, 80, 80, 80, 78, 80, 77, 80, 80, 80, 78, 80, 80, 78, 80, 80, 78, 80, 77, 80, 80, 80, 80, 80, 80, 80, 80, 80, 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$23,236 \$23,636,736 \$23,236 \$23,23	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$4,033,285 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$14,067,381 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$22,611,569 \$31,256,742	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,134,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,328,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469	\$1,50,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,390,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,073,528 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004	88. 88. 96. 111.1. 89. 89. 85. 93. 81. 72. 83. 80. 85. 84. 84. 84. 84. 84. 84. 84. 86. 82. 83. 80. 85. 87. 77. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,677,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$43,09,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,952,043 \$20,743,684 \$20,743,684 \$22,684,757 \$23,539,341	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,073,528 \$24,066,421 \$25,627,568	88. 88. 96. 111.1. 89. 89. 85. 93. 81. 72. 83. 80. 85. 84. 84. 84. 84. 84. 84. 84. 86. 82. 83. 80. 85. 87. 77. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$22,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,922 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,328,043 \$20,274,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,665,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,304 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980	88. 88. 96. 111.1. 89. 85. 93. 81.1. 72. 83. 83. 80. 85. 84. 84. 84. 84. 82. 82. 83. 83. 80. 85. 85. 85. 86. 87. 87. 87. 88. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$23,236 \$23,636,736 \$23,236 \$23,23	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$4,033,285 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$14,067,381 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$22,611,569 \$31,256,742	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,134,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,328,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469	\$1,50,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072 \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,390,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,073,528 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004	88. 96. 111.1. 89. 85. 93. 81. 82. 83. 83. 84. 84. 84. 84. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179 \$30,769,006 \$30,838,892 \$30,308,463	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468 \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,184 \$3,498,184 \$3,499,194 \$3,499,194 \$3,499,194 \$3,1,553,336 \$3,1,556,742 \$30,077,475 \$28,662,549 \$28,662,549 \$28,662,549	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,922 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$78,780,854 \$11,181,199 \$17,053,471 \$19,328,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980	88. 88. 96. 111.1. 89. 85. 5. 93. 81. 80. 82. 83. 80. 82. 83. 84. 84. 84. 80. 82. 80. 83. 85. 85. 86. 86. 86. 86. 86. 86. 86. 86. 86. 86
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,033,165 \$2,0	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$47,09,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$71,67,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$12,726,809 \$5,039,731  \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,328,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,460,421 \$25,627,568 \$25,326,679 \$35,126,004 \$243,476,980	88. 96. 96. 111.1. 89. 85. 93. 81. 80. 82. 83. 80. 83. 80. 85. 84. 84. 84. 84. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179 \$30,769,006 \$30,838,892 \$30,308,463 \$29,500,742 \$28,435,765	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,144,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,528,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$53,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980	88. 88. 96. 111.1. 89. 89. 81. 12. 2. 83. 83. 80. 85. 84. 84. 84. 84. 82. 82. 83. 83. 80. 85. 85. 85. 86. 87. 87. 87. 87. 87. 88. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,505,259 \$21,118,363 \$22,563,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$4,983,149 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$12,76,809 \$5,039,731  \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,923,043 \$20,743,684 \$22,684,757 \$23,593,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,3904 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980  \$24,462,872 \$23,117,414 \$21,637,899 \$20,058,333 \$18,413,550 \$16,737,916	88. 96. 96. 111.1. 89. 85. 93. 81. 80. 82. 83. 80. 83. 80. 85. 84. 84. 84. 84. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$1,803,165 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179 \$30,769,006 \$30,838,892 \$30,308,463 \$29,500,742 \$28,435,765	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,428,579 \$3,667,054 \$4,033,285 \$4,309,819 \$5,800,836 \$6,450,918 \$7,167,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$1,276,809 \$5,039,731 \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,124,758 \$1,144,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,404,000 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,528,043 \$20,743,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,560,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$2,762,950 \$3,133,683 \$3,388,554 \$53,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980	88. 96. 96. 111.1. 89. 85. 93. 81. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80
1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019 2010 Expected Future Experience 2021 2022 2023 2024 2025 2026 2027	\$460,161 \$840,714 \$1,033,647 \$1,458,312 \$1,496,356 \$5,426,421 \$1,270,601 \$1,302,249 \$1,350,987 \$1,390,312 \$1,561,365 \$2,023,135 \$2,456,173 \$3,002,169 \$3,505,543 \$4,089,675 \$4,943,243 \$6,470,393 \$7,937,978 \$9,756,488 \$13,595,229 \$21,118,363 \$23,236,736 \$25,653,001 \$28,815,241 \$30,310,126 \$30,503,457 \$227,384,179 \$30,769,006 \$30,838,892 \$30,308,463 \$29,500,742 \$28,435,765 \$27,140,516 \$25,653,007,42 \$28,435,765 \$27,140,516 \$25,653,007,42	\$1,760,417 \$3,063,125 \$3,586,736 \$4,819,348 \$4,709,595 \$18,490,468  \$3,862,433 \$3,627,264 \$3,540,583 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$3,498,183 \$4,093,149 \$5,800,836 \$6,450,918 \$71,67,467 \$8,250,866 \$10,285,585 \$12,017,634 \$14,067,381 \$18,668,825 \$27,618,583 \$28,941,895 \$30,429,914 \$32,553,336 \$32,611,569 \$31,256,742 \$301,071,898	\$407,993 \$807,216 \$1,149,111 \$1,301,514 \$12,726,809 \$5,039,731  \$1,048,384 \$918,928 \$1,089,983 \$1,124,758 \$1,120,395 \$1,334,266 \$1,514,924 \$1,641,702 \$1,967,027 \$2,404,715 \$2,888,148 \$3,400,00 \$4,186,409 \$5,442,764 \$6,427,082 \$7,870,854 \$11,181,199 \$17,053,471 \$19,328,043 \$21,743,684 \$22,684,757 \$23,539,341 \$24,520,469 \$183,435,302	\$1,50,840 \$2,941,077 \$3,987,395 \$4,301,169 \$4,018,598 \$17,199,072  \$3,142,531 \$2,623,320 \$2,963,469 \$2,912,395 \$3,133,683 \$3,388,554 \$3,497,265 \$3,990,756 \$4,646,428 \$5,314,784 \$5,965,769 \$6,987,620 \$8,652,027 \$9,730,225 \$11,348,581 \$15,353,904 \$22,302,520 \$24,073,528 \$24,606,421 \$25,627,568 \$25,326,679 \$25,126,004 \$243,476,980	88. 96. 96. 111.1. 89. 85. 93. 81. 82. 82. 80. 83. 83. 80. 85. 84. 84. 84. 84. 84. 80. 82. 80. 83. 80. 85. 83. 80. 85. 80. 80. 80. 80. 80. 80. 80. 80. 80. 80

PLAN G	Premium a	Premium Accumulated to 12/17 b	Incurred <u>Claims</u> c	Incurred Claims Accumulated to 12/17 d	Incurred Loss Ratio
Prudential Experience	a	U	C	u	Ψ.υ
1992	\$6,680	\$26,833	\$6,074	\$24,399	90.9
1993	\$31,104	\$118,993	\$29,970	\$114,655	96.4
1994	\$47,932	\$174,639	\$54,573	\$198,836	113.9
1995 1996	\$51,196 \$78,192	\$177,649 \$258,403	\$29,266 \$55,485	\$101,554 \$183,365	57.2 71.0
1990	\$87,038	\$236,403 \$273,942	\$68,113	\$214,377	78.3
Total	\$302,142	\$1,030,460	\$243,482	\$837,185	81.2
UnitedHealthcare Experience	005.465	62.62.102	0.4.7.0	0104126	740
1998 1999	\$87,467 \$98,950	\$262,182 \$282,478	\$64,763 \$61,081	\$194,126 \$174,370	74.0 61.7
2000	\$98,608	\$268,097	\$71,538	\$194,499	72.5
2001	\$109,848	\$284,436	\$78,179	\$202,432	71.2
2002	\$120,094	\$296,158	\$146,985	\$362,473	122.4
2003 2004	\$131,916 \$158,783	\$309,820 \$355,162	\$112,286 \$143,182	\$263,718 \$320,266	85.1 90.2
2005	\$162,223	\$345,577	\$113,561	\$241,916	70.0
2006	\$186,866	\$379,119	\$144,052	\$292,257	77.1
2007	\$177,571	\$343,105	\$139,875	\$270,269	78.8
2008	\$176,310	\$324,447	\$126,647	\$233,056	71.8
2009 2010	\$171,559 \$177,907	\$300,671 \$296,948	\$156,745 \$121,290	\$274,707 \$202,448	91.4 68.2
2011	\$168,304	\$267,543	\$111,503	\$177,250	66.3
2012	\$164,612	\$249,212	\$193,224	\$292,529	117.4
2013	\$162,832	\$234,779	\$130,510	\$188,176	80.2
2014	\$154,677	\$212,401	\$118,063	\$162,124	76.
2015 2016	\$149,247 \$138,206	\$195,185 \$172,139	\$141,686 \$150,216	\$185,297 \$187,098	94. 108.
2010	\$208,634	\$247,484	\$150,216 \$168,241	\$199,570	80.
2018	\$982,262	\$1,109,687	\$838,284	\$947,031	85.
2019	\$1,776,310	\$1,911,185	\$1,381,488	\$1,486,384	77.5
2020 Total	\$3,054,735 \$8,817,919	\$3,130,172 \$11,777,987	\$2,494,352 \$7,207,753	\$2,555,951 \$9,607,949	81.° 81.
	ψυ,017,717	ψ11,///, <b>70</b> /	41,201,133	ψ2,007,7 <del>1</del> 7	61.
Expected Future Experience 2021	\$4,978,371	\$4,858,393	\$4,200,025	\$4,098,805	84.4
2022	\$6,415,301	\$5,962,564	\$5,358,182	\$4,980,048	83.
2023	\$8,063,071	\$7,137,190	\$6,734,431	\$5,961,117	83.
2024 2025	\$9,905,483	\$8,350,512	\$8,273,248	\$6,974,507	83. 83.
2025	\$11,981,672 \$13,813,669	\$9,619,790 \$10,562,529	\$10,007,321 \$11,537,441	\$8,034,632 \$8,822,026	83.
2027	\$15,925,779	\$11,597,657	\$13,301,515	\$9,686,585	83.5
2028	\$18,360,831	\$12,734,227	\$15,335,317	\$10,635,870	83.
2029	\$21,168,202	\$13,982,181	\$17,680,087	\$11,678,185	83.
2030	\$24,404,820	\$15,352,435	\$20,383,372	\$12,822,647	83.
pected Future (2021-2030)	\$135,017,199	\$100,157,477	\$112,810,939	\$83,694,421	83.0 83.1
(gregate (1992-2030)	\$144,137,200	\$112,965,924	\$120,262,174	\$94,139,555	
ggregate (1992-2030)	\$144,137,260	\$112,965,924	\$120,262,174		63.3
		Premium Accumulated	Incurred	Incurred Claims Accumulated	Incurred
gregate (1992-2030) PLAN H	Premium a	Premium		Incurred Claims	
PLAN H	<u>Premium</u>	Premium Accumulated to 12/17	Incurred <u>Claims</u>	Incurred Claims Accumulated to 12/17	Incurred
	<u>Premium</u>	Premium Accumulated to 12/17	Incurred <u>Claims</u>	Incurred Claims Accumulated to 12/17	Incurred
PLAN H  Prudential Experience	Premium a \$9,102 \$41,344	Premium Accumulated to 12/17 b	Incurred <u>Claims</u> c	Incurred Claims Accumulated to 12/17 d	Incurred Loss Rati d/b
PLAN H  Prudential Experience 1992 1993 1994	Premium a \$9,102 \$41,344 \$57,378	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096	Incurred Claims Accumulated to 12/17 d \$14,140 \$99,624 \$171,592	Incurree Loss Rati d/b
PLAN H  Prudential Experience 1992 1993 1994 1995	Premium a \$9,102 \$41,344 \$57,378 \$77,319	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056 \$268,295	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295	Incurred Claims Accumulated to 12/17 d \$14,140 \$99,624 \$171,592 \$247,391	Incurrec Loss Rati d/b
PLAN H  Prudential Experience 1992 1993 1994 1995 1996	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056 \$268,295 \$317,690	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648	Incurred Claims Accumulated to 12/17 d \$14,140 \$99,624 \$171,592 \$247,391 \$329,310	Incurred Loss Rati d/b  38. 63. 82. 92.
PLAN H  Prudential Experience 1992 1993 1994 1995	Premium a \$9,102 \$41,344 \$57,378 \$77,319	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056 \$268,295	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295	Incurred Claims Accumulated to 12/17 d \$14,140 \$99,624 \$171,592 \$247,391	Incurred Loss Rat d/b  38. 63. 82. 92. 103.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407	Premium Accumulated to 12/17 b \$336,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406	Incurred Loss Rat d/b  38. 63. 82. 92. 103.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462	Incurree Loss Rat d/b  38. 63. 82. 92. 103. 81. 85.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682	Premium Accumulated 10 12/17 b \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462	Incurrec Loss Rati d/b  38. 63. 82. 92. 103. 81. 85.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682 \$73,061 \$63,715 \$68,997	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152	Incurree Loss Rati d/b  38: 63: 82, 92: 103: 81: 85: 86: 117. 73:
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022 \$218,999 \$181,892 \$187,592 \$204,654	Incurred <u>Claims</u> c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549	Incurree Loss Rati d/b 38. 633. 82. 92. 103:3. 81. 85. 86. 117. 73. 106.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190	Incurree Loss Rat d/b  388. 633. 82, 92. 103. 81. 85. 86. 117. 73. 106. 142. 116.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$85,7487	Premium Accumulated to 12/17 b \$336,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$237,190 \$187,031	Incurree  Loss Rati d/b  38. 63.) 82. 92. 103. 81. 85.  86. 117. 73. 106. 142. 116. 95.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358	Incurrec Loss Rati d/b  38. 633 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 95. 107.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706	Incurree Loss Ratio drb drb 38. 82. 92. 103. 81. 85. 117. 73. 106. 142. 116. 95. 107. 78.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358	Incurree Loss Rat drb 38. 63. 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 95. 79. 9
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011	Premium Accumulated to 12/17 b \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173	Incurred Claims Accumulated to 12/17 d  S14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,388 \$95,706 \$85,947 \$101,252 \$83,679	Incurree Loss Rati d/b  38. 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 95. 107. 78. 79. 103.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$41,696	Incurree Loss Rat drb  38.8 63.8 82.92.3 103.3 81. 85. 86. 117. 73. 106. 142.2 116. 95. 107. 78. 79. 103.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2004 2005 2006 2007 2008 2009 2010 2011	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428	Incurree Loss Rat drb drb 38. 82. 92. 103. 81. 85. 117. 73. 106. 142. 116. 95. 107. 78. 79. 103. 99. 64. 61. 1
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,472 \$25,432	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$237,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331	Incurree Loss Ratt drb 38.8 63.2 92.2 103.3 81. 85. 117. 73. 106.6 142.2 116. 95.7 107. 78. 79. 103. 99. 64. 61. 61.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2004 2005 2006 2007 2008 2009 2010 2011	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428	Incurree Loss Rati d/b  38. 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 6. 95. 107. 78. 79. 103. 99. 64. 61. 61. 55.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534 \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,405 \$29,754 \$22,695	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680	Incurree Loss Rati d/b  38. 633 82. 92.2 103. 81. 85. 86. 117. 73. 106. 142. 116. 95. 107. 78. 79. 103. 99. 64. 61. 61. 55. 95.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$226,337	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$32,804	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680 \$29,455	Incurree Loss Ratio drb drb 38.8 2.92. 92. 103.3 81. 85. 117. 733. 106. 142. 116.6 95. 107. 78. 79. 103.3 99. 64. 611. 61. 55. 5. 5. 5. 8. 9. 5. 89.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$32,804 \$31,194	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435	Incurred Claims Accumulated to 12/17 d  S14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680 \$29,455 \$44,406	Incurree  Loss Rati drb  38. 63.3 82. 92. 103.3 81. 85.  86. 117. 73. 106. 142. 116. 95. 107. 78. 79. 64. 61. 61. 55. 99. 75. 89.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$32,804 \$31,194 \$26,778	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680 \$29,455 \$44,406 \$19,195	Incurree Loss Rati d/b  38. 63.3 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 6. 195. 107. 78. 79. 103. 39. 99. 64. 61. 61. 55. 5. 95. 75. 89. 142. 71.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,501 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,739 \$18,430	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$32,804 \$31,194	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435	Incurred Claims Accumulated to 12/17 d  S14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,388 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680 \$29,455 \$44,406	Incurree Loss Ration drb 38.8   38.8   53.3   82.92.103.3   81.85.   86.117.73.106.142.116.195.107.78.8   79.103.3   99.4   64.61.55.5.75.8   89.2   142.71.66.2   71.66.2   66.2   66.2   67.7
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,297 \$23,703 \$22,759	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$774,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$52,804 \$31,194 \$26,778 \$24,488	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$555,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,688 \$29,680 \$29,455 \$44,406 \$19,195 \$15,335	Incurree Loss Ratide de la Control de la Con
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$355,234 \$31,210 \$30,236 \$26,337 \$26,297 \$22,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$30,543 \$32,804 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,888 \$29,880 \$29,455 \$44,406 \$19,195 \$15,335 \$16,061	Incurree Loss Rati d/b  38. 633. 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 6. 95. 107. 78. 79. 103. 99. 64. 61. 61. 55. 95. 75. 89. 142. 71. 62. 85. 97.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$22,343 \$31,210 \$30,236 \$31,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$774,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$31,194 \$26,778 \$24,488 \$18,885 \$2,490,537	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$555,022 \$47,746 \$28,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,797 \$40,688 \$29,680 \$29,455 \$44,406 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Ratio drb drb 38.8   38.8   53.3   81.8   85.1   86.117.7   73.3   106.142.116.9   95.9   107.7   78.7   99.6   64.6   61.5   55.5   89.1   42.2   71.6   62.5   85.9   97.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2019 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$52,804 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,455 \$44,496 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Rati d/b  38. 633 82. 92. 103. 81. 85. 86. 117. 73. 106. 142. 116. 95. 107. 78. 107. 78. 105. 99. 103. 99. 104. 2. 116. 61. 55. 95. 75. 89. 142. 2. 171. 62. 855. 97.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$11,99,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$31,194 \$26,778 \$24,488 \$18,885 \$2,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,995 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$213,519 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,977 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,258 \$29,455 \$44,406 \$19,195 \$15,335 \$11,995 \$13,325 \$11,996	Incurree Loss Ratio deb
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$52,804 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,455 \$44,496 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree  Loss Rati d/b  38. 633. 82. 92. 103. 81. 85.  86. 117. 73. 106. 142. 116. 16. 195. 107. 78. 799. 64. 61. 61. 55. 89. 142. 71. 62. 85. 97.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026	Premium a \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$48,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,297 \$23,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,479 \$195,689 \$210,478 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$60,683 \$50,802 \$42,857 \$39,543 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$228,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$37,435 \$16,991 \$14,253 \$11,691 \$14,253 \$15,674 \$11,36,506	Incurred Claims Accumulated to 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$2335,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,797 \$40,688 \$29,680 \$29,455 \$34,406 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Ratio drb drb 38.8   38.9   92.   103.3   81.   85.   86.   117.   73.   106.   142.   116.   95.   107.   78.   79.   103.   99.   44.   61.   55.   59.   75.   89.   142.   71.   162.   85.   97.   84.   83.   83.   83.   83.   83.   83.   83.   83.   83.   83.   83.   83.   83.
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2010 2011 2011 2011 2011 2011 2011	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$22,804 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,455 \$44,406 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Rati d/b  38. 633 82. 92.2 103. 81. 85. 86. 117. 73. 106. 142. 16. 16. 16. 16. 16. 16. 16. 16. 16. 16
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027 2028	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,97 \$79,037 \$84,636 \$85,786 \$87,487 \$98,709 \$59,973 \$56,320 \$31,179 \$44,508 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$11,99,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$31,194 \$26,778 \$24,488 \$18,885 \$2,490,537  \$15,814 \$14,376 \$12,938 \$11,645 \$10,480 \$9,432 \$8,489 \$7,640	Incurred Claims c  \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,576 \$25,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506  \$13,654 \$12,903 \$12,194 \$11,523 \$10,290 \$9,724 \$9,190	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$247,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$213,519 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,977 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,680 \$29,455 \$44,406 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Rati drb drb 38. 82. 92. 103. 81. 85. 86. 117. 733. 106. 142. 116. 6. 95. 107. 78. 79. 103. 99. 64. 61. 55. 95. 77. 116. 61. 62. 85.3 97. 84. 83. 83. 83. 83. 83. 83. 83. 83. 83. 83
PLAN H  Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027	Premium a  \$9,102 \$41,344 \$57,378 \$77,319 \$96,132 \$88,407 \$369,682  \$73,061 \$63,715 \$68,997 \$79,037 \$84,636 \$87,487 \$98,709 \$59,973 \$56,320 \$53,179 \$44,011 \$44,598 \$41,687 \$40,083 \$35,234 \$31,210 \$30,236 \$26,337 \$26,297 \$23,703 \$22,759 \$18,430 \$1,199,485	Premium Accumulated to 12/17 b  \$36,562 \$158,168 \$209,056 \$268,295 \$317,690 \$278,251 \$1,268,022  \$218,999 \$181,892 \$187,592 \$204,654 \$208,716 \$201,479 \$195,689 \$210,278 \$121,675 \$108,822 \$97,860 \$84,143 \$74,439 \$66,267 \$60,683 \$50,802 \$42,857 \$39,543 \$22,804 \$31,194 \$26,778 \$24,488 \$18,885 \$24,490,537	Incurred Claims c \$3,520 \$26,041 \$47,096 \$71,295 \$99,648 \$71,295 \$99,648 \$71,935 \$319,534  \$63,330 \$74,619 \$50,813 \$84,017 \$120,770 \$100,140 \$83,616 \$106,258 \$47,173 \$44,481 \$55,022 \$47,746 \$22,432 \$24,658 \$19,405 \$29,754 \$22,695 \$23,649 \$37,435 \$16,991 \$14,253 \$15,674 \$1,136,506	Incurred Claims Accumulated 10 12/17 d  \$14,140 \$99,624 \$171,592 \$2447,391 \$329,310 \$226,406 \$1,088,462  \$189,832 \$213,019 \$138,152 \$217,549 \$297,825 \$235,190 \$187,031 \$226,358 \$95,706 \$85,947 \$101,252 \$83,679 \$47,696 \$40,428 \$37,331 \$27,979 \$40,858 \$29,455 \$44,406 \$19,195 \$15,335 \$16,061 \$2,419,963	Incurree Loss Rati d/b  38. 633 82. 92.2 103. 81. 85. 86. 117. 73. 106. 142. 16. 16. 16. 16. 16. 16. 16. 16. 16. 16

PLAN I	Premium a	Premium Accumulated to 12/17 b	Incurred <u>Claims</u> c	Incurred Claims Accumulated to 12/17 d	Incurred Loss Rat d/b
Prudential Experience					
1992 1993	\$20,040	\$80,499 \$498,785	\$16,443	\$66,050	82.
1993	\$130,379 \$211,238	\$769,641	\$76,336 \$170,935	\$292,035 \$622,799	58. 80.
1995	\$258,270	\$896,192	\$272,214	\$944,576	105.
1996	\$367,429	\$1,214,260	\$310,640	\$1,026,585	84.
1997 Total	\$381,479 \$1,368,835	\$1,200,657 \$4,660,034	\$295,100 \$1,141,668	\$928,791 \$3,880,836	77. 83.
rotai	\$1,500,655	34,000,034	31,141,000	33,000,030	6.5
UnitedHealthcare Experience 1998	\$343,049	\$1,028,289	\$264,613	\$793,179	77
1999	\$334,024	\$953,560	\$246,620	\$704,041	73
2000	\$382,125	\$1,038,929	\$284,485	\$773,465	74
2001 2002	\$412,824 \$446,329	\$1,068,947 \$1,100,670	\$340,258 \$354,561	\$881,047 \$874,366	82 79
2003	\$480,676	\$1,128,926	\$372,477	\$874,806	77
2004	\$547,415	\$1,224,448	\$472,067	\$1,055,910	86
2005 2006	\$614,920	\$1,309,945	\$470,647	\$1,002,604	76
2007	\$462,783 \$436,929	\$938,907 \$844,241	\$364,351 \$275,171	\$739,205 \$531,690	78 63
2008	\$418,254	\$769,672	\$353,172	\$649,909	84
2009	\$427,607	\$749,414	\$383,652	\$672,379	89
2010 2011	\$445,061 \$404,547	\$742,861 \$643,084	\$309,381 \$300,508	\$516,395 \$477,699	69 74
2012	\$364,894	\$552,428	\$265,890	\$402,541	72
2013	\$344,512	\$496,734	\$227,146	\$327,511	65
2014	\$329,104	\$451,922 \$406,624	\$188,943	\$259,455 \$200,343	57
2015 2016	\$310,923 \$296,831	\$406,624 \$369,710	\$228,890 \$226,425	\$299,343 \$282,018	73 76
2017	\$270,696	\$321,103	\$171,110	\$202,973	63
2018	\$249,103	\$281,418	\$185,802	\$209,906	74
2019 2020	\$243,789 \$231,530	\$262,300 \$237,247	\$240,559 \$193,705	\$258,825 \$198,489	98 83
Total	\$8,797,924	\$16,921,378	\$6,720,434	\$12,987,754	76
Expected Future Experience					_
2021	\$222,807	\$217,437	\$183,708	\$179,281	82
2022	\$212,679 \$200,981	\$197,670 \$177,003	\$173,604 \$164,056	\$161,352 \$145,217	81 81
2023 2024	\$200,981 \$189,927	\$177,903 \$160,112	\$164,036 \$155,033	\$145,217 \$130,695	81
2025	\$179,481	\$144,101	\$146,506	\$117,626	81
2026	\$169,610	\$129,691	\$138,448	\$105,863	81
2027 2028	\$160,281 \$151,466	\$116,722 \$105,050	\$130,833 \$123,638	\$95,277 \$85,749	81 81
2029	\$143,135	\$94,545	\$116,837	\$77,174	81
2030 pected Future (2021-2030)	\$135,263 \$1,765,631	\$85,090 \$1,428,321	\$110,411 \$1,443,074	\$69,457 \$1,167,693	81
gregate (1992-2030)	\$11,932,390	\$23,009,734 Premium	\$9,305,176	\$18,036,283 Incurred Claims	78
			Incurred	Accumulated	Incurre
PLAN J	<u>Premium</u> a	Accumulated to 12/17	Incurred <u>Claims</u> c	Accumulated to 12/17 d	Incurre Loss Ra d/b
Prudential Experience	a	Accumulated to 12/17 b	<u>Claims</u> c	<u>to 12/17</u> d	Loss Rai d/b
Prudential Experience 1992	a \$16,406	Accumulated to 12/17 b	<u>Claims</u> c \$7,937	to 12/17 d \$31,882	Loss Ra d/b
Prudential Experience	a \$16,406 \$129,675	Accumulated to 12/17 b	<u>Claims</u> c \$7,937 \$92,184	to 12/17 d \$31,882 \$352,664	Loss Ra d/b 48 71
<u>Prudential Experience</u> 1992 1993 1994 1995	a \$16,406 \$129,675 \$290,493 \$412,634	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832	Claims c \$7,937 \$92,184 \$257,563 \$391,918	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949	Loss Ra d/b 48 71 88 95
Prudential Experience 1992 1993 1994 1995 1996	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561	Accumulated to 12/17 b \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138	Claims c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176	Loss Ra d/b 48 71 88 95 81
<u>Prudential Experience</u> 1992 1993 1994 1995	a \$16,406 \$129,675 \$290,493 \$412,634	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832	Claims c \$7,937 \$92,184 \$257,563 \$391,918	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949	Loss Ra d/b 48 71 88 95 81 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666	Claims c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472	Loss Ra d/b 48 71 88 95 81 82
Prudential Experience 1992 1993 1994 1995 1996 1997	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666	Claims c \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472	Loss Ra d/b 48 71 88 95 81 82 84
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571	Loss Ra d/b 48 71 88 95 81 82 84
Prudential Experience  1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036 \$1,964,461 \$2,036,796 \$2,226,942	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,014,045	Loss Ra d/b 48 71 88 95 81 82 84
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571	Loss Ra d/b 48 71 88 95 81 82 84
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036 \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,283,872 \$2,209,655 \$2,751,748	Loss Ra d/b  48 771 88 95 81 82 84 87 1050 90 91 78
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,014,045 \$2,283,872 \$2,299,655 \$2,751,748 \$3,034,378	Loss Rad d/b  488 711 889 955 811 82 844 877 105 90 91 78 888
Prudential Experience 1992 1993 1994 1995 1996 1997 Total UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036 \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,283,872 \$2,209,655 \$2,751,748	Loss Ra d/b  48 48 71 88 95 81 81 80 95 91 95 87 88 88 88 88 88 88 88 88 88
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036 \$1,944,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,299,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345	Loss Ra d/b 48 48 95 81 82 84 87 105 99 91 78 88 88 87 83 83 83 83 83 84 85 86 86 87 88 88 88 88 88 88 88 88 88
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,333,582 \$1,422,768 \$1,594,396	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036 \$1,431,832 \$2,26,942 \$2,26,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,157,305 \$1,133,102 \$1,143,944 \$1,283,104	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,201,174	Loss Ra d/b  48 48 711 88 95 81 81 105 90 91 78 88 87 88 88
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2008	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,354,345 \$1,789,083 \$1,354,345 \$1,594,396 \$1,814,469	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995	Claims c  \$7,937 \$92,184 \$227,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104	to 12/17 d \$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,014,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,210,345 \$2,280,319	Loss Ra d/b  488 711 888 959 811 105 991 78 88 88 88 88 88 88 88 88 88
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,333,582 \$1,422,768 \$1,524,396 \$1,814,469 \$2,026,211 \$2,026,211	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,577,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,830	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,214,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,203,319 \$2,803,319 \$2,803,656 \$2,510,554	Loss Ra d/b  448 471 888 955 811 105 901 91 78 88 88 87 83 80 88 88
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666  \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,3076,212	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,579,324	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,299,655 \$2,751,748 \$3,34,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397	Loss Ra d/b  48 48 71 88 95 81 81 82 84 87 105 90 91 78 88 88 87 87 87 87 87 87 87 87 87 87
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,514,346 \$1,514,346 \$1,514,345 \$1,514,3	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,301,890 \$3,301,890 \$3,076,212 \$2,938,539	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,1557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,597,830 \$1,597,830 \$1,597,830 \$1,579,324 \$1,547,878 \$1,563,719	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,280,319 \$2,280,319 \$2,280,319 \$2,283,872 \$2,261,174 \$2,800,319 \$2,283,6565 \$2,510,554 \$2,343,397 \$2,234,647	Loss Ra d/b  48 48 711 88 955 81 81 105 99 97 88 88 87 66 76
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666  \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,3076,212	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,579,324	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,2283,872 \$2,209,655 \$2,751,748 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,210,345 \$2,361,174 \$2,800,319 \$2,210,345 \$2,361,747 \$2,206,477 \$2,206,477 \$2,206,477 \$2,206,477 \$2,206,477 \$1,873,461	Loss Ra d/b  488 711 888 958 841 877 1055 900 91 91 78 888 87 87 87 87 87 87 87 87 87 87 87
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,592,366 \$1,514,469 \$2,026,211 \$2,071,133 \$2,031,923 \$2,031,9	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,076,212 \$2,938,539 \$2,766,328 \$2,293,853	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,357,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,542,878	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2014,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,261,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361	Loss Ra d/b  488 711 888 955 811 817 105 901 78 888 87 87 87 83 80 80 80 80 88 88 87 66 766 755
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,352,254 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,2494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,301,890 \$3,301,890 \$2,766,328 \$2,534,583 \$2,293,853 \$2,293,853 \$2,293,853	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104 \$1,597,330 \$1,699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,562,718 \$1,432,529 \$1,385,250 \$1,445,259	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,014,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,738,050	Loss Ra d/b  488 471 888 958 841 877 1056 90 91 788 888 878 833 66 766 765 755 733
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,592,366 \$1,514,469 \$2,026,211 \$2,071,133 \$2,031,923 \$2,031,9	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,076,212 \$2,938,539 \$2,766,328 \$2,293,853	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,357,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,542,878	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2014,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,261,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361	Loss Ra d/b  488 711 888 955 811 822 844 887 1055 900 91 788 888 833 66 766 755 733 753
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,449,963 \$1,492,768 \$1,594,396 \$1,814,469 \$2,076,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,592,380,52 \$1,841,679 \$1,766,6242 \$1,715,316 \$1,708,593 \$1,636,344	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,084 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,307,6212 \$2,938,539 \$2,766,328 \$2,293,853 \$2,293,853 \$2,293,853 \$2,293,853 \$2,295,139 \$1,937,837 \$1,838,327 \$1,676,753	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,432,529 \$1,385,250 \$1,416,499 \$1,323,981 \$1,316,374	\$31,882 \$332,664 \$338,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,2140,915 \$2,229,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,968,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882	Loss Ra d/b  488 489 581 810 505 900 91 788 888 887 67 76 75 73 75 888
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,038,036 \$2,014,528 \$1,938,052	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,3076,212 \$2,938,539 \$2,766,328 \$2,534,583 \$2,293,853 \$2,095,139 \$1,937,837 \$1,838,327	\$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851 \$5740,779 \$882,024 \$896,030 \$1,171,645 \$1,135,6583 \$1,133,102 \$1,143,944 \$1,283,104 \$1,577,305 \$1,133,102 \$1,143,944 \$1,563,719 \$1,573,05 \$1,133,102 \$1,143,944 \$1,563,719 \$1,563,71	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,3317,475 \$2,298,867 \$2,210,345 \$2,210	Loss Ra d/b  488 471 888 955 811 822 844 871 1050 900 91 788 888 877 833 800 808 888 837 76 76 75 733 75 833 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,449,963 \$1,492,768 \$1,594,396 \$1,814,469 \$2,076,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,592,380,52 \$1,841,679 \$1,766,6242 \$1,715,316 \$1,708,593 \$1,636,344	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,084 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,307,6212 \$2,938,539 \$2,766,328 \$2,293,853 \$2,293,853 \$2,293,853 \$2,293,853 \$2,295,139 \$1,937,837 \$1,838,327 \$1,676,753	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,432,529 \$1,385,250 \$1,416,499 \$1,323,981 \$1,316,374	\$31,882 \$332,664 \$338,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,2140,915 \$2,229,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,968,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882	Loss Ra d/b  48 48 71 88 95 81 81 82 84 87 105 90 91 78 88 88 87 67 66 76 78 73 83 82 82 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealtheare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,793,93 \$1,536,6242 \$1,715,316 \$1,708,593 \$1,594,593 \$1,594,593 \$1,595,394 \$1,595,395 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,394,595 \$1,595,455 \$1,559,455 \$1,559,455	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,3076,212 \$2,938,539 \$2,766,328 \$2,534,583 \$2,293,853 \$2,095,139 \$1,937,837 \$1,838,327 \$1,676,753 \$61,360,905	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,46,299 \$1,385,250 \$1,416,499 \$1,323,981 \$1,316,374 \$29,342,907	\$31,882 \$332,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,2140,915 \$2,2140,915 \$2,2140,915 \$2,2140,915 \$2,229,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,778,050 \$1,600,256 \$1,424,511 \$1,348,882 \$50,894,612	Loss Ra d/b  488 471 888 955 811 822 844 877 1050 900 91 788 888 877 833 800 808 888 837 76 76 75 73 75 833 82 77 800 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,038,036 \$2,014,528 \$1,393,052 \$1,814,679 \$1,766,242 \$1,715,316 \$1,708,593 \$1,636,344 \$335,928,223	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,193,801 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,891 \$3,301,890 \$3,301,893 \$3,301,890 \$3	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,356,583 \$1,157,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1432,529 \$1,385,250 \$1,465,209 \$1,323,981 \$1,316,374 \$22,342,907	531,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$55,946,571  \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$550,894,612	Loss Ra d/b  488 488 959 811 82 844 888 87 105 90 91 78 888 87 87 87 87 87 87 87 87 87 87 87
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealtheare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	\$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,076,212 \$2,938,53 \$2,035,345,83 \$2,293,853 \$2,293,853 \$2,095,139 \$1,937,837 \$1,838,327 \$1,676,753 \$61,360,905	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104 \$1,597,320 \$1,141,499 \$1,526,718 \$1,432,529 \$1,345,250 \$1,416,5209 \$1,416,499 \$1,323,298 \$1,336,374 \$29,342,907	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,014,045 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$50,894,612	Loss Ra d/b  488 471 888 958 81 822 844 877 1055 900 911 788 888 877 873 873 755 833 822 777 800 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,038,036 \$2,014,528 \$1,393,052 \$1,814,679 \$1,766,242 \$1,715,316 \$1,708,593 \$1,636,344 \$335,928,223	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,193,801 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,890 \$3,301,891 \$3,301,890 \$3,301,893 \$3,301,890 \$3	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,356,583 \$1,157,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,283,104 \$1,597,830 \$1,699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1432,529 \$1,385,250 \$1,465,209 \$1,323,981 \$1,316,374 \$22,342,907	531,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$55,946,571  \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$550,894,612	Loss Ra d/b  488 711 888 955 811 822 844 871 1050 900 91 788 888 877 833 800 808 888 833 766 766 755 733 755 838 827 777 808 827 878 888
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealtheare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,793,495 \$1,786,6242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223 \$1,612,765 \$1,594,555 \$1,454,785 \$1,594,555 \$1,454,785 \$1,299,159 \$1,2766,242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,3076,212 \$2,938,539 \$2,766,328 \$2,534,583 \$2,293,853 \$1,937,837 \$1,676,753 \$61,360,905	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,46,299 \$1,316,374 \$29,342,907	\$31,882 \$332,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,290,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$50,894,612	Loss Ra d/b  488 471 888 955 811 822 844 877 1055 900 91 788 888 877 833 800 808 888 833 766 766 755 733 758 822 777 802 82 788 788 788 788 788
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealthcare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total  Expected Future Experience 2021 2022 2023 2024 2025 2026 2027 2028	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,514,469 \$2,026,211 \$2,077,133 \$2,031,923 \$1,062,211 \$2,077,133 \$2,031,923 \$1,353,582 \$1,422,768 \$1,594,396 \$1,814,469 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,036 \$2,014,528 \$1,938,035 \$1,766,242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223 \$1,814,679 \$1,760,242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223 \$1,81,636,344 \$1,7472 \$1,299,159 \$1,227,706 \$1,160,182 \$1,996,372 \$1,996,372 \$1,996,372 \$1,996,372	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,746,183 \$2,193,801 \$3,301,890 \$3,3076,212 \$2,938,539 \$2,766,328 \$2,534,583 \$2,293,853 \$2,095,139 \$1,937,837 \$1,838,327 \$1,676,753 \$61,360,905	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1699,437 \$1,579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,452,529 \$1,385,250 \$1,465,209 \$1,416,499 \$1,323,981 \$1,316,374 \$29,342,907	\$31,882 \$352,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,209,655 \$2,751,748 \$3,334,478 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,224,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$50,894,612	Loss Ra d/b  488 488 955 811 828 844 888 878 888 880 888 883 866 766 755 833 827 777 800 82
Prudential Experience 1992 1993 1994 1995 1996 1997 Total  UnitedHealtheare Experience 1998 1999 2000 2001 2001 2002 2003 2004 2005 2006 2007 2008 2009 2010 2011 2011 2012 2013 2014 2015 2016 2017 2018 2019 2020 Total	a \$16,406 \$129,675 \$290,493 \$412,634 \$608,561 \$632,485 \$2,090,254 \$655,366 \$713,473 \$819,084 \$963,284 \$1,144,085 \$1,320,234 \$1,544,345 \$1,789,083 \$1,353,582 \$1,422,768 \$1,594,396 \$2,026,211 \$2,077,133 \$2,031,923 \$2,038,036 \$2,014,528 \$1,793,495 \$1,786,6242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223 \$1,612,765 \$1,594,555 \$1,454,785 \$1,594,555 \$1,454,785 \$1,299,159 \$1,2766,242 \$1,715,316 \$1,708,593 \$1,636,344 \$35,928,223	Accumulated to 12/17 b  \$65,902 \$496,092 \$1,058,406 \$1,431,832 \$2,011,138 \$1,990,666 \$7,054,036  \$1,964,461 \$2,036,796 \$2,226,942 \$2,494,282 \$2,821,372 \$3,100,728 \$3,454,362 \$3,811,226 \$2,746,183 \$2,749,094 \$2,934,016 \$3,179,995 \$3,381,989 \$3,301,890 \$3,3076,212 \$2,938,539 \$2,766,328 \$2,534,583 \$2,293,853 \$1,937,837 \$1,676,753 \$61,360,905	Claims c  \$7,937 \$92,184 \$257,563 \$391,918 \$493,889 \$518,360 \$1,761,851  \$573,698 \$749,945 \$740,779 \$882,024 \$896,030 \$1,171,645 \$1,356,583 \$1,557,305 \$1,133,102 \$1,143,944 \$1,283,104 \$1,597,830 \$1,1579,324 \$1,547,878 \$1,563,719 \$1,526,718 \$1,46,299 \$1,316,374 \$29,342,907	\$31,882 \$332,664 \$938,427 \$1,359,949 \$1,632,176 \$1,631,472 \$5,946,571 \$1,719,661 \$2,140,915 \$2,283,872 \$2,290,655 \$2,751,748 \$3,034,378 \$3,317,475 \$2,298,867 \$2,210,345 \$2,361,174 \$2,800,319 \$2,836,565 \$2,510,554 \$2,343,397 \$2,254,647 \$2,096,472 \$1,873,461 \$1,725,361 \$1,738,050 \$1,600,256 \$1,424,511 \$1,348,882 \$50,894,612	Loss Ra

Premium

Incurred Claims

		Incurred		Incurred
Premium	Accumulated to 12/17	Claims	Accumulated to 12/17	Loss Ratio
a	b	c	d	d/b
\$1,382	\$2,803	\$1,318	\$2,674	95.4
\$9,163	\$17,706	\$3,296	\$6,369	36.0
\$7,894	\$14,527	\$4,783	\$8,802	60.6
				62.5
				97.9 51.8
				76.0
				72.3
\$44,754	\$61,456	\$18,786	\$25,797	42.0
\$69,268	\$90,589	\$41,801	\$54,668	60.3
				53.6
				55.9 <sup>6</sup>
				81.1
\$97,887	\$100,305	\$76,763	\$78,659	78.4
\$676,291	\$844,522	\$463,443	\$570,264	67.5
\$93,422	\$91,170	\$75,241		80.5
				79.7 <sup>9</sup>
				79.7
				79.7
\$125,332	\$95,834	\$99,932	\$76,412	79.7
\$132,651	\$96,601	\$105,768	\$77,024	79.7
\$140,398	\$97,374	\$111,945	\$77,640	79.7
				79.7 <sup>1</sup> 79.7 <sup>1</sup>
\$1,233,562	\$953,862	\$984,320	\$761,286	79.8
\$1,909,853	\$1,798,384	\$1,447,763	\$1,331,549	74.0
	Premium		Incurred Claims	
D				Incurred
a	b	c	d	Loss Ratio
\$5,172	\$10,494	\$1,766	\$3,583	34.1
\$16,357	\$31,606	\$12,920	\$24,964	79.0
\$24,048				51.0
				43.1
				121.8° 92.9°
				47.7
			\$40,980	64.9
\$46,569	\$63,949	\$38,242	\$52,513	82.1
\$57,083	\$74,654	\$33,053	\$43,226	57.9
				116.2
				49.9
				59.9 <sup>1</sup> 87.4 <sup>1</sup>
\$75,502	\$77,367	\$57,974	\$59,406	76.8
\$711,280	\$943,885	\$525,998	\$695,121	73.6
#7.C 122	¢74.200	\$50.555	650 110	70.0
				78.2° 77.5°
				77.5
				77.5
\$96,489	\$77,468	\$74,733	\$60,002	77.5
\$102,124	\$78,088	\$79,098	\$60,482	77.5
				77.5
				77.5° 77.5°
\$121,081 \$128,152	\$80,617	\$93,781 \$99,258	\$62,440	77.5
\$1,005,136	\$777,230 \$1,721,115	\$779,105 \$1,305,103	\$602,570 \$1,297,690	77.5° 75.4'
7-,,	***,*****	7-,,	****	
	Promium		Incurred Claims	
	Accumulated	Incurred	Accumulated	Incurred
Premium a	to 12/17 b	Claims c	to 12/17 d	Loss Ratio
\$16,307	\$27,219	\$7,751	\$12,937	47.5
\$387,032	\$615,241	\$312,136	\$496,184	80.6
\$632,900	\$958,173	\$521,188	\$789,047	82.3
				79.4
				79.1 77.2
\$5,413,820	\$6,743,039	\$4,372,351	\$5,445,865	80.8
\$6,074,101	\$7,205,176	\$4,562,009	\$5,411,513	75.1
\$6,756,123	\$7,632,570	\$4,907,808		72.6
				76.0 78.0
\$41,304,227	\$48,640,611	\$31,726,840	\$37,418,107	76.9
\$7,306,915	\$7,130,819	\$5,778,557	\$5,639,294	79.1
\$7,811,745	\$7,260,460	\$6,116,024	\$5,684,408	78.3
\$8,267,951	\$7,318,543	\$6,473,200 \$6,851,235	\$5,729,883 \$5,775,722	78.3
\$8 750 700	\$7,377,092	\$6,851,235 \$7,251,347	\$5,775,722 \$5,821,928	78.3 78.3
\$8,750,799 \$9,261,846	\$7.436.100		92,021,720	
\$9,261,846	\$7,436,109 \$7,495,597			/8.5
	\$7,436,109 \$7,495,597 \$7,555,562	\$7,674,826 \$8,123,036	\$5,868,504 \$5,915,452	
\$9,261,846 \$9,802,738 \$10,375,218 \$10,981,131	\$7,495,597 \$7,555,562 \$7,616,007	\$7,674,826 \$8,123,036 \$8,597,421	\$5,868,504 \$5,915,452 \$5,962,775	78.3 78.3
\$9,261,846 \$9,802,738 \$10,375,218 \$10,981,131 \$11,622,429	\$7,495,597 \$7,555,562 \$7,616,007 \$7,676,935	\$7,674,826 \$8,123,036 \$8,597,421 \$9,099,510	\$5,868,504 \$5,915,452 \$5,962,775 \$6,010,478	78.3 78.3 78.3
\$9,261,846 \$9,802,738 \$10,375,218 \$10,981,131	\$7,495,597 \$7,555,562 \$7,616,007	\$7,674,826 \$8,123,036 \$8,597,421	\$5,868,504 \$5,915,452 \$5,962,775	78.3 78.3 78.3 78.3 78.3 78.4
	\$9,163 \$7,894 \$13,954 \$13,862 \$18,396 \$26,329 \$35,637 \$44,754 \$69,268 \$72,688 \$77,436 \$88,833 \$98,807 \$97,887 \$676,291  \$93,422 \$99,876 \$105,709 \$111,883 \$118,417 \$125,332 \$132,651 \$140,398 \$118,47 \$125,332 \$132,651 \$140,398 \$118,47 \$125,332 \$132,651 \$140,398 \$148,598 \$157,276 \$1,335,62 \$1,909,853  Premium a  \$55,172 \$16,357 \$24,048 \$30,026 \$36,302 \$37,948 \$40,275 \$43,789 \$46,569 \$57,083 \$63,562 \$71,820 \$81,091 \$81,734 \$75,502 \$71,1280  \$76,122 \$81,382 \$86,134 \$91,165 \$96,489 \$102,124 \$108,088 \$114,400 \$121,081 \$171,6416  Premium a  \$16,307 \$387,032 \$571,1280	\$9,163 \$7,894 \$14,527 \$13,954 \$24,456 \$13,862 \$23,137 \$18,396 \$29,243 \$26,329 \$39,861 \$35,637 \$51,383 \$44,754 \$61,456 \$69,268 \$90,589 \$72,688 \$90,589 \$77,436 \$91,856 \$88,833 \$100,357 \$98,807 \$100,310 \$97,887 \$100,305 \$676,291 \$844,522  \$93,422 \$91,170 \$99,876 \$92,828 \$105,709 \$91,571 \$99,876 \$92,828 \$105,709 \$93,571 \$111,883 \$94,319 \$118,417 \$95,074 \$112,532 \$95,834 \$132,651 \$96,601 \$140,398 \$97,374 \$148,598 \$98,153 \$157,276 \$98,938 \$1,233,562 \$1,909,853 \$1,798,384  \$1,233,562 \$1,909,853 \$1,798,384  \$44,254 \$30,026 \$52,623 \$37,948 \$60,324 \$40,275 \$60,974 \$43,789 \$63,123 \$51,782 \$81,991 \$81,991 \$81,991 \$81,991 \$81,991 \$81,991 \$81,991 \$81,991 \$81,991 \$91,611 \$81,734 \$87,940 \$77,468 \$91,165 \$77,820 \$85,194 \$81,991 \$91,611 \$81,734 \$87,940 \$77,468 \$102,124 \$78,088 \$103,126 \$77,1468 \$102,124 \$78,088 \$103,136 \$777,468 \$102,124 \$78,088 \$103,136 \$777,468 \$100,5136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,468 \$10,05,136 \$777,230 \$1,138,420 \$1,641,430 \$2,272,650 \$3,120,780 \$4,475,053 \$5,828,931 \$5,473,053 \$5,674,033 \$5,878,931 \$5,473,053 \$5,674,033 \$5,878,931 \$5,674,033 \$5,878,931 \$5,674,033 \$5,878,931 \$5,675,613 \$7,632,570 \$7,078,276 \$7,615,728 \$7,077,544 \$7,252,324	\$1,382 \$2,803 \$1,318 \$9,163 \$17,706 \$3,296 \$7,894 \$14,527 \$4,783 \$13,954 \$24,456 \$8,727 \$13,862 \$23,137 \$13,577 \$18,396 \$29,243 \$9,537 \$26,629 \$39,861 \$20,018 \$35,637 \$51,383 \$25,750 \$39,861 \$20,018 \$35,637 \$51,383 \$25,750 \$44,754 \$61,456 \$18,786 \$69,268 \$90,589 \$41,801 \$72,688 \$90,589 \$41,801 \$77,436 \$91,856 \$43,297 \$88,833 \$100,357 \$76,673 \$98,807 \$106,310 \$80,168 \$97,887 \$100,305 \$76,63 \$98,807 \$106,310 \$80,168 \$97,887 \$100,305 \$76,63 \$567,291 \$844,522 \$463,443 \$99,876 \$92,828 \$79,635 \$101,509 \$93,571 \$84,286 \$111,883 \$94,319 \$89,208 \$1118,417 \$95,074 \$94,418 \$112,332 \$95,834 \$99,32 \$132,651 \$96,601 \$105,768 \$140,398 \$97,374 \$111,945 \$140,398 \$97,374 \$111,945 \$140,398 \$97,374 \$111,945 \$148,598 \$98,153 \$111,848 \$151,235 \$98,938 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$125,402 \$1,233,562 \$98,338 \$124,40,763 \$1,240,488 \$44,254 \$12,259 \$30,026 \$52,623 \$12,947 \$24,048 \$44,254 \$12,259 \$30,026 \$52,623 \$12,947 \$31,99,853 \$17,98,384 \$1,447,763 \$1,200 \$85,194 \$35,258 \$40,275 \$60,074 \$19,223 \$43,789 \$63,138 \$28,422 \$51,007,59 \$38,71 \$41,194 \$51,609 \$37,948 \$60,324 \$35,258 \$40,275 \$60,074 \$19,223 \$41,789 \$63,138 \$28,422 \$51,005,138 \$71,820 \$85,194 \$35,831 \$81,991 \$91,611 \$48,8597 \$71,180 \$85,194 \$35,831 \$81,714 \$77,715 \$77,715 \$77,717 \$71,280 \$943,885 \$525,998 \$77,468 \$77,748 \$77,749 \$77,791 \$71,280 \$943,885 \$525,998 \$77,468 \$77,748 \$77,791 \$71,280 \$943,885 \$525,998 \$1,106,134 \$77,035 \$1,791,035 \$1,106,146 \$1,721,115 \$1,305,103 \$1,400 \$79,343 \$88,606 \$1,221,24 \$78,088 \$79,098 \$1,106,134 \$79,097 \$93,781 \$1,14,00 \$79,343 \$88,603 \$1,14,400 \$79,343 \$88,603 \$1,14,400 \$79,343 \$88,603 \$1,14,400 \$79,343 \$88,603 \$1,14,400 \$79,343 \$88,603 \$1,14,400 \$79,343 \$88,606 \$1,12,115 \$1,20,118 \$1,20,	\$1,382 \$2,803 \$1,318 \$2,674 \$4,300 \$51,300 \$51,300 \$51,300 \$53,300 \$6,309 \$78,804 \$14,527 \$4,783 \$8,802 \$13,059 \$31,3504 \$24,456 \$87,777 \$22,661 \$13,050 \$22,31,37 \$13,577 \$22,661 \$13,050 \$22,31,37 \$13,577 \$22,661 \$13,050 \$22,323 \$39,803 \$20,059 \$30,305 \$37,668 \$30,305 \$31,806 \$38,255 \$37,835 \$30,305 \$37,835 \$37,935 \$30,305 \$37,835 \$37,935 \$30,305 \$30,305 \$

		Premium		Incurred Claims	
TOTAL CELVEL PRIZED	n .	Accumulated	Incurred	Accumulated	Incurred
TOTAL STANDARDIZED	Premium	to 12/17	Claims	to 12/17	Loss Rati
	a	b	с	d	d/b
Prudential Experience					
1992	\$249,953	\$1,004,045	\$173,758	\$697,975	69.5
1993	\$1,089,899	\$4,169,577	\$853,247	\$3,264,228	78.3
1994	\$2,137,337	\$7,787,345	\$1,903,629	\$6,935,834	89.
1995	\$2,865,056	\$9,941,691	\$2,907,954	\$10,090,545	101.
1996	\$4,395,724	\$14,526,744	\$3,937,452	\$13,012,270	89.
1997	\$4,611,245	\$14,513,319	\$3,911,020	\$12,309,448	84.
Total	\$15,349,215	\$51,942,722	\$13,687,059	\$46,310,300	89.
UnitedHealthcare Experience					
1998	\$4,232,432	\$12,686,717	\$3,490,221	\$10,461,940	82.
1999	\$4,158,259	\$11,870,841	\$3,351,644	\$9,568,145	80.
2000	\$4,562,080	\$12,403,480	\$3,795,735	\$10,319,923	83.
2001	\$4,986,458	\$12,911,702	\$4,232,088	\$10,958,372	84.
2002	\$5,257,750	\$12,965,879	\$4,511,057	\$11,124,496	85.
2003	\$5,936,233	\$13,941,955	\$5,125,318	\$12,037,425	86
2004	\$6,725,051	\$15,042,465	\$5,640,860	\$12,617,368	83.
2005	\$7,329,022	\$15,612,777	\$6,119,359	\$13,035,871	83.
2006	\$7,400,101	\$15,013,518	\$6,219,856	\$12,619,006	84.
2007	\$8,166,905	\$15,780,220	\$6,566,930	\$12,688,723	80.
2008	\$8,933,686	\$16,439,814	\$7,418,093	\$13,650,812	83.
2009	\$9,869,606	\$17,297,237	\$8,389,741	\$14,703,661	85
2010	\$11,203,694	\$18,700,313	\$9,453,458	\$15,778,959	84.
2011	\$13,225,023	\$21,023,004	\$10,795,031	\$17,160,196	81.
2012	\$14,807,111	\$22,417,097	\$12,035,784	\$18,221,470	81.
2013	\$17,154,031	\$24,733,521	\$13,648,737	\$19,679,416	79.
2014	\$22,140,443	\$30,403,021	\$17,885,069	\$24,559,588	80.
2015	\$31,773,704	\$41,553,633	\$25,248,638	\$33,020,155	79.
2016	\$34,546,544	\$43,028,525	\$28,347,919	\$35,307,993	82
2017	\$37,455,218	\$44,429,853	\$29,718,191	\$35,252,094	79.
2018	\$42,015,932	\$47,466,504	\$32,609,442	\$36,839,745	77.
2019	\$44,450,348	\$47,825,455	\$34,463,429	\$37,080,232	77.
2020	\$45,543,718	\$46,668,423	\$36,430,125	\$37,329,770	80.
Total	\$391,873,348	\$560,215,954	\$315,496,727	\$454,015,361	81.
Expected Future Experience					
2021	\$47,722,148	\$46,572,048	\$38,764,857	\$37,830,627	81.
2022	\$49,683,479	\$46,177,248	\$39,989,422	\$37,167,314	80.
2023	\$51,146,078	\$45,272,981	\$41,207,647	\$36,475,779	80.
2024	\$52,539,843	\$44,292,095	\$42,375,577	\$35,723,424	80.
2025	\$53,926,753	\$43,296,464	\$43,544,262	\$34,960,617	80.
2026	\$54,859,251	\$41,947,756	\$44,338,947	\$33,903,477	80.
2027	\$56,173,563	\$40,907,367	\$45,448,678	\$33,097,166	80.
2028	\$57,911,339	\$40,164,639	\$46,908,237	\$32,533,393	81.
2029	\$60,121,040	\$39,711,605	\$48,758,085	\$32,206,060	81.
2030	\$62,858,936	\$39,542,915	\$51,045,197	\$32,111,201	81.
pected Future (2021-2030)	\$546,942,430	\$427,885,118	\$442,380,909	\$346,009,057	80.
gregate (1992-2030)	\$954,164,994	\$1,040,043,793	\$771,564,695	\$846,334,718	81.
gregate (1992-2030)	φ934,104,994	91,040,043,793	\$111,504,095	\$640,334,718	81.

# Rhode Island Standardized Paid and Incurred Experience

(Most recent 5 years shown)

Plan A	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	168,261	168,261	120,531	122,953	38,176	71.6%	73.1%
2016	172,437	172,437	118,951	121,856	38,468	69.0%	70.7%
2017	175,905	175,905	111,183	108,148	41,118	63.2%	61.5%
2018	179,448	179,448	117,993	115,385	40,625	65.8%	64.3%
2019	174,202	174,202	130,218	138,379	39,768	74.8%	79.4%

Plan B	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	177,190	177,190	103,792	104,238	38,374	58.6%	58.8%
2016	179,410	179,410	116,179	107,109	39,353	64.8%	59.7%
2017	172,908	172,908	76,715	80,797	36,403	44.4%	46.7%
2018	176,533	176,533	102,201	104,002	35,929	57.9%	58.9%
2019	169,055	169,055	100,736	105,678	33,562	59.6%	62.5%

Plan C	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred Claims	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	3,104,294	3,104,294	2,545,416	2,428,965	588,977	82.0%	78.2%
2016	2,929,945	2,929,945	2,342,271	2,319,325	562,911	79.9%	79.2%
2017	2,802,117	2,802,117	2,151,345	2,163,942	527,033	76.8%	77.2%
2018	2,806,781	2,806,781	2,177,092	2,104,175	510,852	77.6%	75.0%
2019	2,659,108	2,659,108	2,142,070	2,088,940	476,475	80.6%	78.6%

# Rhode Island Standardized Paid and Incurred Experience (Most recent 5 years shown)

(M	lost	recent	5	years	Si	hov	vn)
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Plan D	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	74,150	74,150	104,327	93,931	14,333	140.7%	126.7%
2016	65,965	65,965	93,544	95,889	12,936	141.8%	145.4%
2017	58,473	58,473	69,614	68,927	10,995	119.1%	117.9%
2018	45,906	45,906	50,674	43,924	8,393	110.4%	95.7%
2019	37,537	37,537	19,541	18,314	6,753	52.1%	48.8%

Plan E	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid <u>Loss Ratios</u>	Incurred Loss Ratios
2015	119,586	119,586	99,566	104,309	23,515	83.3%	87.2%
2016	108,928	108,928	99,344	105,014	21,675	91.2%	96.4%
2017	97,587	97,587	89,803	69,559	18,588	92.0%	71.3%
2018	95,592	95,592	69,184	66,545	17,731	72.4%	69.6%
2019	90,051	90,051	74,077	78,162	16,379	82.3%	86.8%

Plan F	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	21,118,363	21,118,363	17,162,431	17,053,471	4,244,427	81.3%	80.8%
2016	23,236,736	23,236,736	19,346,300	19,328,043	4,739,814	83.3%	83.2%
2017	25,653,001	25,653,001	20,559,177	20,743,684	5,137,536	80.1%	80.9%
2018	28,815,241	28,815,241	22,541,499	22,684,757	5,623,657	78.2%	78.7%
2019	30,310,126	30,310,126	23,791,955	23,539,341	5,840,480	78.5%	77.7%

# Rhode Island Standardized Paid and Incurred Experience

(Most recent 5 years shown)

Plan G	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	149,247	149,247	139,396	141,686	29,093	93.4%	94.9%
2016	138,206	138,206	150,829	150,216	27,290	109.1%	108.7%
2017	208,634	208,634	148,603	168,241	43,501	71.2%	80.6%
2018	982,262	982,262	731,720	838,284	225,933	74.5%	85.3%
2019	1,776,310	1,776,310	1,292,647	1,381,488	406,952	72.8%	77.8%

Plan H	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	30,236	30,236	21,393	22,695	5,750	70.8%	75.1%
2016	26,337	26,337	24,409	23,649	5,049	92.7%	89.8%
2017	26,297	26,297	26,281	37,435	4,922	99.9%	142.4%
2018	23,703	23,703	29,846	16,991	4,488	125.9%	71.7%
2019	22,759	22,759	14,995	14,253	4,210	65.9%	62.6%

Plan I	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred Claims	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	310,923	310,923	220,348	228,890	60,157	70.9%	73.6%
2016	296,831	296,831	238,710	226,425	57,990	80.4%	76.3%
2017	270,696	270,696	177,078	171,110	51,608	65.4%	63.2%
2018	249,103	249,103	185,554	185,802	48,083	74.5%	74.6%
2019	243,789	243,789	227,507	240,559	46,100	93.3%	98.7%

# Rhode Island Standardized Paid and Incurred Experience

(Most recent 5 years shown)

Plan J	Paid <u>Premium</u>	Earned Premium	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	1,938,052	1,938,052	1,439,549	1,432,529	352,495	74.3%	73.99
2016	1,841,679	1,841,679	1,392,245	1,385,250	337,417	75.6%	75.29
2017	1,766,242	1,766,242	1,443,740	1,465,209	323,479	81.7%	83.09
2018	1,715,316	1,715,316	1,467,185	1,416,499	316,820	85.5%	82.6%
2019	1,708,593	1,708,593	1,320,322	1,323,981	308,038	77.3%	77.5%
Plan K	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
2015	<u>Premium</u>	Premium	Claims	Claims	Expenses	Loss Ratios	Loss Ratios
2015 2016	69,268 72,688	69,268 72,688	38,953 46,556	41,801 38,949	22,473 24,078	56.2% 64.0%	60.3% 53.6%
2017	77,436	77,436	36,179	43,297	27,972	46.7%	55.9%
2018	88,833	88,833	76,644	76,673	31,988	86.3%	86.3%
2019	98,807	98,807	72,810	80,168	35,458	73.7%	81.1%
	•		•	•	·		
Plan L	Paid	Earned	Paid	Incurred	Incurred	Paid	Incurred
2015	Premium 57,002	Premium 57,002	Claims	Claims	Expenses	Loss Ratios	Loss Ratios
2015 2016	57,083	57,083 63,562	33,733 54,408	33,053 73,842	13,042 14,519	59.1% 85.6%	57.9% 116.2%
2016	63,562 71,820	71,820	56,376	75,842 35,831	17,408	78.5%	49.9%
2017	81,091	81,091	42,795	48,597	19,114	52.8%	59.9%
2019	81,734	81,734	71,386	71,455	18,767	87.3%	87.4%
Dian M	Deid	Formed	Do: 4	In assumed	In assume d	Do: d	In oxymun d
Plan N	Paid Premium	Earned Premium	Paid Claims	Incurred Claims	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	4,457,053	4,457,053	3,296,621	3,440,117	1,156,501	74.0%	77.2%
2016	5,413,820	5,413,820	4,062,480	4,372,351	1,394,770	75.0%	80.8%
2017	6,074,101	6,074,101	4,831,798	4,562,009	1,480,086	79.5%	75.1%
2018	6,756,123	6,756,123	4,848,554	4,907,808	1,590,319	71.8%	72.6%
2019	7,078,276	7,078,276	5,374,520	5,382,711	1,653,361	75.9%	76.0%
Total							
Standardized	Paid <u>Premium</u>	Earned <u>Premium</u>	Paid <u>Claims</u>	Incurred <u>Claims</u>	Incurred Expenses	Paid Loss Ratios	Incurred Loss Ratios
2015	31,773,704	31,773,704	25,326,057	25,248,638	6,587,313	79.7%	79.5%
2016	34,546,544	34,546,544	28,086,225	28,347,919	7,276,269	81.3%	82.19
2017	37,455,218	37,455,218	29,777,892	29,718,191	7,720,649	79.5%	79.39
2018	42,015,932	42,015,932	32,440,941	32,609,442	8,473,931	77.2%	77.69
2019	44,450,348	44,450,348	34,632,782	34,463,429	8,886,303	77.9%	77.59

# 2021 MONTHLY RATES FOR PLANS NOT ISSUED IN RHODE ISLAND

<u>Plan*</u>	Base**	Tier I	Tier II
HW/IW/AW/BW (with drugs)	\$203.50	\$223.85	\$305.25
HW/IW/AW/BW (without drugs)	\$203.25	\$223.57	\$304.87
WA/WC	\$40.50	\$44.55	\$60.75
WB/WD	\$5.00	\$5.50	\$7.50
SB/SC	\$204.00	\$224.40	
SD/SE	\$39.75	\$43.72	
SF/SG (with drugs)	\$724.25	\$796.67	
SF/SG (without drugs)	\$255.00	\$280.50	

<sup>\*</sup> HW/IW/AW/BW, WA, and WB are Wisconsin issued plans and riders. SB/SC, SD/SE, and SF/SG are Minnesota issued plans and riders.

<sup>\*\*</sup> Enrollment Discounts apply to Wisconsin issued plans.

## Rhode Island 2021 Expenses by Category

## 1990 & 2010 Standardized Medicare Supplement Plans

Member Contribution \$47,722,148

Average Lives 19,877

Expenses		% of Member Contribution	PMPM
	Royalty	5.46%	\$10.92
	Premium Taxes	2.00%	\$4.00
	Risk and Profit	2.05%	\$4.10
	Operating Expenses	4.67%	\$9.34
	Sales Expenses	2.31%	\$4.61
	Commissions	3.35%	\$6.69
	Investment Income Credit	-0.19%	(\$0.37)
	Total Expenses	19.65%	\$39.31

### 1990 Standardized Plans

This chart gives you a quick look at the standardized Medigap Plans that can be sold for effective dates up through May 31, 2010 (including Medicare SELECT) and their benefits. Insurance companies offering Medigap policies must make Plan A available. Not all types of Medigap policies may be available in each state.

If a checkmark appears in a column of this chart, this means that the Medigap policy covers 100% of the described benefit. If a column lists a percentage, this means the Medigap policy covers that percentage of the described benefit. If a column is blank, this means the Medigap policy doesn't cover that benefit. Note: The Medigap policy covers coinsurance only after you have paid the deductible (unless the Medigap policy also covers the deductible).

Through May 31, 2010 the standardized plans are:

		Medigap Plans A through L										
Medigap Benefits	Α	В	С	D	Е	F	G	Н	ı	J	K	L
Medicare Part A Coinsurance and all costs after hospital benefits are used up	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Medicare Part B Coinsurance or Copayment except for preventive services	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Blood (First 3 Pints)	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Hospice Care Coinsurance or Copayment											50%	75%
Skilled Nursing Facility Care Coinsurance			✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part A Deductible		✓	✓	✓	✓	✓	✓	✓	✓	✓	50%	75%
Medicare Part B Deductible			✓			✓				✓		
Medicare Part B Excess Charges						✓	80%		✓	✓		
Outpatient Prescription Drugs (50% after \$250 deductible; up to plan limits)								x <sup>2</sup>	x <sup>2</sup>	x <sup>2</sup>		
Foreign Travel Emergency (Up to Plan Limit) <sup>3</sup>			✓	✓	✓	✓	✓	✓	✓	✓		
At-home Recovery (Up to Plan Limits)				✓			✓		✓	✓		
Medicare Preventive Care Part B Coinsurance	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Preventive Care not Covered by Medicare (up to \$120)					✓					✓		

<sup>&</sup>lt;sup>1</sup>Lifetime maximum of 365 days

<sup>&</sup>lt;sup>2</sup> Prescription drug benefits will be discontinued for insureds covered by Plans H, I, and J who enroll in Medicare Part D. Prescription drug benefits will continue for insureds who enrolled in Plans H, I, and J before January 1, 2006 who do not enroll in Medicare Part D. Plans H, I, and J will not include prescription drug benefits to insureds who enroll on or after January 1, 2006.

<sup>&</sup>lt;sup>3</sup> Benefit is 80% after the \$250 annual deductible with a \$50,000 lifetime maximum for Foreign Emergency Care that begins during the first 60 days of a trip period.

<sup>&</sup>lt;sup>4</sup> After you meet your out-of-pocket yearly limit and your yearly Part B deductible, the plan pays 100% of covered services for the rest of the calendar year.

Company Name: UnitedHealthcare Insurance Company

NAIC Company Code: 79413

Market Segment: 1990 Standardized Medicare Supplement Plans (plans issued prior to June 1,

2010)

SERFF Tracking Number: UHLC-132400314

### **Scope and Range of the Rate Increase**

2021 rate increases have been proposed for the AARP Standardized Medicare Supplement Insurance Plans for members residing in Rhode Island. These rate actions are projected to apply to 2,357 members. The new monthly premium rates will apply to members beginning January 1, 2021.

The average rate increase for these plans is expected to be 5.1%. Rate increases vary by plan. The range of rate increases is: 5.0% to 5.2%. Additional premium changes may occur due to changes in policyholder discounts.

The proposed rate increase is needed to cover the projected medical and administrative costs for 2021. We will continue to work hard to keep premium rates as low as possible for all members.

#### **Increases in Medical Costs**

There are many different health care cost trends that contribute to increases in the Medicare health care spending each year. Some of the key health care cost trends that have affected this year's rate increases include:

- Increasing Cost of Medical Services: Annual increases in reimbursement rates to health care providers.
- Increasing Utilization: The number of office visits and other medical services
  continues to grow. In addition, total health care spending will vary by the intensity of
  care and use of different types of health services.
- Increases in Medicare Deductibles: Medicare deductibles that are covered under these plans are expected to increase.
- Impact of New Technology: Improvements to medical technology and clinical practice lead to more expensive services increasing health care spending.

### **Administrative Costs**

Expected calendar year 2021 administrative costs for these plans are similar to current administrative costs and are not contributing to the proposed rate increase.